



FINANCIAL SERVICES GUIDE

**MINISTER'S EXPENSE
ACCOUNT (MEA)**

VISA PREPAID CARD

This Financial Services Guide is dated 1st December 2018.

PURPOSE AND CONTENTS OF THIS FSG

This Financial Services Guide (“FSG”) is a document that is designed to provide you with important information regarding the financial services being provided by Churches of Christ Financial Services Limited ABN 86 165 535 866 (“CCFS”). The purpose of this FSG is to assist you with deciding whether or not to acquire financial services from CCFS.

This FSG contains important information, including:

- how CCFS may be contacted;
- what financial services CCFS is authorised to provide to you;
- how CCFS is paid; and
- who to contact should you have a complaint.

PRODUCT DISCLOSURE STATEMENT

You will receive a Product Disclosure Statement (“PDS”) at the same time that you receive this FSG. The PDS will include information to assist you with deciding whether or not to acquire the financial products that are referred to in this FSG. The PDS contains information about the financial products that are referred to in this FSG and their associated features, risks and fees.

WHO WE ARE?

This FSG has been prepared by CCFS.

CCFS is the holder of an AFSL number 502160.

The card is issued by Indue, an authorised deposit-taking institution, a member of Visa and the holder of an Australian Financial Services Licence, AFSL number 320204.

HOW TO CONTACT INDUE

Indue can be contacted at:

PO Box 523

Toowong QLD 4066

Phone: 1300 671 819

HOW TO CONTACT CCFS

You can contact CCFS at:

First Floor, 582 Heidelberg Road

Fairfield VIC 3078

Phone: 1300 MY CCFS (69 22 37)

(between 9.00am–4.30pm Melbourne time on a Victorian business day)

HOW CAN YOU PROVIDE INSTRUCTIONS TO US?

You can provide instructions to CCFS by:

Post: To the above address

Phone: To the above phone number

Email: info@ccfsaustralia.org.au

WHAT FINANCIAL SERVICES ARE CCFS AUTHORISED TO PROVIDE?

CCFS is authorised by ASIC to arrange for Indue to deal in financial products (being non-cash payment products) by arranging for Indue to issue, vary or dispose of a financial product and arranging for you to acquire or apply for a financial product.

At the date of this FSG, CCFS is authorised to distribute and promote the following financial products:

- CCFS Prepaid Visa Card product (“Prepaid Card”).

CCFS is not authorised to:

- make any representations or give any warranties on behalf of Indue except with the prior approval of Indue;
- provide you with any financial product advice (that is, advice taking into account your personal circumstances or a recommendation or statement of opinion intended, or could be reasonably regarded as being intended to influence you in making a decision about whether or not to acquire the Prepaid Card);
- purport to bind or contract for or on behalf of Indue in any way whatsoever, other than as is set out in the PDS; or
- give you information that is inconsistent with the information set out in the PDS.

Indue and CCFS are not related entities.

WHAT COMMISSIONS, FEES OR OTHER BENEFITS ARE RECEIVED?

CCFS may receive fees and charges as set out in the relevant PDS. Indue may receive transaction

fees, service fees, expiry and card cancellation fees, interest and other fees and charges for the provision of services to you. These are charged to CCFS by Indue and are often dependent on the number and types of transactions you make using your Prepaid Card.

Indue holds the value loaded onto your Prepaid Card and pays to CCFS interest that is earned from time to time. Within a reasonable time after you are given this FSG, but before you first activate your Prepaid Card, you may request further information about the financial benefits CCFS receives.

CCFS's employees and agents do not receive commissions or incentive payments for distributing the Prepaid Card to you.

COMPENSATION ARRANGEMENTS

CCFS is covered by Professional Indemnity insurance, designed to pay claims by third parties (including customers) arising out of any professional negligence on CCFS's part. The terms and conditions of CCFS's Professional Indemnity insurance satisfy the requirements of section 912B of the *Corporations Act 2001 (Cth)* for compensation arrangements.

WHAT YOU SHOULD DO IF YOU HAVE A COMPLAINT?

If you have a complaint or dispute relating to your Prepaid Card, you should contact CCFS in the first instance.

If you have a complaint or dispute relating to your Prepaid Card that is not satisfactorily resolved by CCFS, you should immediately contact Indue.

If Indue or CCFS (as the case may be) is unable to settle your complaint immediately to your

satisfaction, then Indue or CCFS (as the case may be) will acknowledge your complaint within 5 Business Days and may if relevant, request further details from you.

If your complaint is settled to your satisfaction within 5 business days of receiving the relevant details from you, Indue or CCFS may advise you of the outcome by means other than in writing (for example, by telephone). If you wish, you may request that Indue or CCFS provides you with a written response.

Within 21 days of receiving your complaint or further instructions from you, Indue or CCFS will:

- advise you in writing of the results of its investigation; or
- advise you that it requires further time (not exceeding 24 days) to complete its investigation.

An investigation will continue beyond 45 days only in exceptional circumstances, for example, if there are delays caused by other financial institutions or merchants involved in resolving the complaint, or in circumstances where Indue or CCFS investigate the relevant transaction under any applicable industry rules (if you wish to find out what industry rules apply to transactions made using your Prepaid Card, please contact CCFS or Indue).

Where you are not satisfied with the outcome of your complaint, you have the right to contact CCFS's External Dispute Resolution Scheme.

Both Indue and CCFS are members of the following External Dispute Resolution Scheme:

Australian Financial Complaints Authority (AFCA)

GPO Box 3

Melbourne VIC 3001

Website: www.afca.org.au

Telephone: 1800 931 678

Email: info@afca.org.au



? Need help? Please contact CCFS

Phone **1300 MY CCFS (1300 692 237)**

Web **www.ccfsaustralia.org.au**

Email **info@ccfsaustralia.org.au**