



# **FINANCIAL SERVICES GUIDE**

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

**VISA PREPAID CARD**

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This Financial Services Guide is dated 5th October 2021.

## **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:

Level 5, 111 Cecil St,  
South Melbourne Vic 3205

**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:** PO Box 5302, South Melbourne Vic 3205

**Phone:** To the above phone number

**Email:** [info@ccfsaustralia.org.au](mailto: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 receipt of your complaint and may, if relevant, request further details from you.

If your complaint is closed within 5 business days, by being resolved to your satisfaction or if there is no reasonable action that can be taken to address the complaint, then Indue or CCFS will communicate with you. This may be 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.

Otherwise, within 30 days of receiving your complaint, Indue or CCFS will:

- advise you in writing of the results of its investigation; or
- advise you of the reasons for any further delay.

An investigation will continue beyond 30 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](http://www.afca.org.au)

**Telephone:** 1800 931 678

**Email:** [info@afca.org.au](mailto:info@afca.org.au)



**?** Need help? Please contact CCFS

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

Web **[www.ccfsaustralia.org.au](http://www.ccfsaustralia.org.au)**

Email **[info@ccfsaustralia.org.au](mailto:info@ccfsaustralia.org.au)**