



Financial Services Guide

Date taking effect: 1st November 2009

Issued by:
Coastline Credit Union Ltd.
ABN 88 087 649 910
Australian Financial Services Licence 239175

Your Coastline Credit Union FSG

This Financial Services Guide (FSG) is designed to help you decide whether to use our products and services. The FSG contains information on:

- Product Details and Advice
- Our Products and Services
- Our Business Partners and Commissions
- Our Fees and Other Payments
- What to Do if You Have a Complaint
- How to Contact Us.

Product Details and Advice

You will receive a Conditions of Use document (CoU) when you apply for any of our savings, term deposit and payment products. The CoU generally includes:

- A Product Brochure - including terms and conditions
- Fees and Charges Brochure – setting out costs related to each product
- Interest Rate Brochure – listing our current rates for savings and investment products.

You will receive a separate Product Disclosure Statement when you apply for insurance or travellers cheque products.

Our staff can provide you with personal or general advice on all our products.

Statement of Advice - If we provide you with personal advice on insurance products you will receive a Statement of Advice which sets out the information you have given us on your circumstances and needs and the advice we have given you on the product.

Our Products and Services

We are licensed by the Australian Securities and Investments Commission to advise on and deal in a range of products:

- Savings Accounts
- Payment Services
- Term Deposits
- Insurance

We are the product issuer for all products other than insurance products and travellers cheques.

We also provide:

- Home Loans
- Personal Loans
- Credit Cards

Terms and conditions will also be provided to you before taking out other Coastline Credit Union products including home loans, personal loans, car loans and credit cards.

Our Business Partners and Commissions

Insurance

We provide our general insurance products on behalf of CGU Insurance Ltd.

We provide consumer credit insurance (CCI) on behalf of Swann Insurance (Aust) Pty Ltd and National Mutual Life Association of Australasia.

We can also refer you to Zurich Insurance Ltd for life insurance or Swann Insurance (Aust) Pty Ltd for motorcycle insurance.

We receive commission on insurance products as a percentage of the premium paid for each policy:

Householders' Insurance	15%	Retail Insurance	10%
Motor Vehicle Insurance Classes	10%	Liability Insurance	10%
Landlords' Insurance	15%	Farm Property Package	10%
Travel Insurance	25%	Farm Motor	10%
Boat Insurance	10%	Construction Insurance	10%
Caravan Insurance	10%	Engineering Insurance	10%
Business Insurance	10%	Strata Insurance	10%
Office Insurance	10%	Consumer Credit Insurance	20%
Life Insurance (referrals)	20%	Motorcycle (referrals)	20%

Payment Services

Travellers Cheques - We provide travellers cheques and other payment products through American Express Australia Ltd. For each transaction we charge members 1% of the transaction value and a minimum of \$10.

BPay - We receive the following commission;

- Debit account (savings) \$0.41 cents a transaction; or
- Credit Card \$0.37 cents a transaction plus 0.27% of the value of the transaction.

VISA Card - We receive a commission from VISA of up to 1.60% of the domestic transaction amounts and international transaction amounts after conversion to Australian dollars.

Financial Planning Referrals

We may also refer members to Comcorp Financial Advice Pty Ltd (ComCorp), for financial planning advice - AFSL No. 331367

For any referral which proceeds to a financial plan we may receive 20% of any upfront planning fee charged by Comcorp together with 20% of any ongoing fees, which Comcorp may charge.

For e.g. A member has \$50,000 to invest and requests that Comcorp prepare a financial plan. If Comcorp charge \$500 for the preparation of the plan we would be entitled to receive \$500 x 20% = \$100.

If the member then proceeded to invest the \$50,000 and Comcorp charged an ongoing fee of say \$500 per annum, we would be entitled to receive $\$500 \times 20\% = \100 .

Who we act for and when we are paid

When providing third party products to you we are acting on behalf of our business partners and not as your agent.

All commissions are paid to us by our business partners when you take out or use the product or service.

Our Fees and Other Payments

We charge the service fees applicable to our products and services as set out in our Fees and Charges brochure.

Our employees are representatives of Coastline Credit Union Ltd and receive a wage or salary.

Our employees may receive performance based bonuses in addition to annual salary.

On CCI sales, our staff may receive 10% of any commission earned by us eg: \$40 if we sell a policy to the value of \$2000 to a member.

Otherwise, no payments are received by our staff that would influence the advice they provide you on our financial products and services.

What to Do if You Have a Complaint

First, contact our Member Services Manager on 1300 36 1066.

If you need further assistance, you can use our internal dispute resolution service: see our Dispute Resolution Brochure for details.

We also belong to the Credit Ombudsman Service Ltd

Credit Ombudsman Service Ltd
PO Box A252
Sydney South NSW 1235
Ph: 1800 138 422
Fax: 02 9261 2798
info@cosl.com.au

This way, if we cannot resolve your dispute with us, you can have the matter determined independently by the Credit Ombudsman.

About this FSG and Updates

All details are current as the date of this FSG. We will publish minor changes on the website. We will update the FSG if there are significant changes.

How to Contact Us

Please contact us or give instructions in relation to any of your credit union products or services by:

Mail: Coastline Credit Union Ltd
64 Elbow Street WEST KEMPSEY NSW 2440
Phone / Fax: 1300 36 1066/ 02 6562 8940
Email: mail@coastline.com.au
Website: www.coastline.com.au
Branches: Visit us! See our website for details.

Head Office & Administration

64 Elbow Street West Kempsey 2440
Telephone 02 6562 1066
Fax 02 6562 8940
PO Box 119 West Kempsey NSW 2440



All Enquiries & branches

Telephone 1300 36 1066



Branch Locations

East West Plaza Clyde Street Kempsey
Corner Elbow & Tozer Streets West Kempsey
2/45 Albert Street Taree
2 Prince of Wales Avenue South West Rocks
90 Horton Street Port Macquarie



Account Enquiry Service
Phone-A-Loan
Insurance Centre
Telephone 1300 36 1066



Internet Banking
www.coastline.com.au



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