

Hume Building
Society

Hume Building Society Ltd.
ABN 85 051 868 556
AFSL & Australian Credit
Licence No. 244248

Effective 30 January 2012

Financial Services and Credit Guide

This guide tells you about:

- > who we are
- > how you can contact us
- > what services we are licensed to provide
- > relationships we have with other product issuers
- > how we are paid for providing those services and
- > how you can make a complaint

It is comprised of 3 parts,

- > Part 1 – Our Financial Services Guide,
- > Part 2 – Our Credit Guide and
- > Part 3 – Details of how you can make a complaint.

We are:

Hume Building Society Ltd

ABN: 85 051 868 556

AFSL & Australian Credit Licence No. 244248

You can contact us:

- > in person at any of our branches;
- > by telephoning us on 1300 004 863;
- > in writing addressed to us at 492 Olive Street,
Albury, NSW 2640; or
- > through our web site
www.humebuild.com.au

We will comply with the Mutual Banking Code of Practice in our dealings with you.

Part 1 – Financial Services Guide

We are licensed under the Corporations Act to deal and advise in the following financial products (including on behalf of others):

- > basic deposit products;
- > non-basic deposit products;
- > non-cash payment facilities;
- > general insurance; and
- > life products – limited to life risk insurance products (consumer credit insurance).

Full details of all these products are contained in the Product Disclosure Statements which may be obtained at any branch.

Our policy is only to provide general advice in relation to these products. If we give you personal advice about insurance products, we will confirm it by giving you a statement of advice.

What relationships do we have with other product issuers?

In relation to basic deposit products and non-cash payment products, we are generally acting on our own behalf. However, we may also be acting for the product issuer listed in the table below when we give you general advice about or sell you the following products:

Relationships	
Product type	Product issuer
General Insurance Products	CUMIS Insurance Society Inc
Consumer Credit Insurance	CUMIS Insurance Society Inc and CUNA Mutual Life Australia
Travel Insurance	AGA Assistance Australia Pty Ltd t/a Allianz Global Assistance
Sickness and Accident Insurance	ACE Insurance Limited
Travellers Cheques	American Express Travel Related Services Company Inc
Commercial Insurance Products	Allianz Australia Limited and Global Transport & Automotive Insurance Solutions P/L
Cash Passport Cards	Access Prepaid Services Pty Ltd as agent for Heritage Bank Limited

How we are paid for providing those services

Our staff are remunerated by salary and do not receive commissions. They may be eligible for an annual bonus payment which is based on a number of factors which include:

- > standards achieved in client service; and
- > performance against targets.

They may also receive benefits such as tickets to events and other similar benefits either from us or from product providers whose products we sell.

We may earn commission and payments as follows:

Commission	
General Insurance	between 10% and 20% of the base premium you pay when you first acquire a policy or renew that policy
Travel Insurance	30% of the base premium
CCI Insurance	up to 20% of the base premium you pay
Accident and Sickness Insurance	15% of the base premium you pay
BPay	46¢ for each transaction
Commercial Insurance	between 5% and 20% of the base premium you pay when you first acquire a policy or renew a policy
American Express® Travellers Cheques	1% of the total AUD order amount
Cash Passport Cards	1% of the total AUD order amount

Part 2 – Our Credit Guide

We have an Australian Credit Licence which authorises us to be a credit provider in relation to consumer lending products, regulated by the National Credit Code.

Our consumer lending products include:

- > Home loans
- > Personal loans
- > Overdrafts
- > Credit Cards
- > Residential property investment loans

Our obligations

As a credit provider under the National Credit Code we will not enter into a credit contract with you or increase the credit limit of an existing contract unless we assess that the credit contract or increase in limit is not unsuitable for you. This is known as a “suitability assessment”.

What does “not unsuitable” mean?

A credit contract or increase in limit will be unsuitable if it does not meet your requirements or objectives or it is likely that you will be unable to comply with your financial obligations under the contract or will only be able to comply with substantial hardship.

Your right to a copy of the suitability assessment

If your application for credit or an increase in your credit limit has been approved, you can contact us using the contact details set out in this Guide and ask for a written copy of the suitability assessment. We will provide this to you free of charge within the time frames set out below:

Your Request is made:	We will give you your assessment:
Before the Credit Day*	As soon as possible after we receive your request
Up to 2 years after the Credit Day*	Within 7 business days after we receive your request
Between 2 and 7 years after the Credit Day*	Within 21 business days after we receive your request

* The Credit Day is the date the credit contract is entered into or the credit limit is increased.

We are not obliged to provide you with a copy of the suitability assessment once 7 years since the Credit Day has elapsed.

We do not have to provide a suitability assessment to you if your application is declined.

We are not obliged to provide you with a copy of a suitability assessment for contracts entered into before January 2011.

Part 3 - How you can make a complaint

We have a dispute resolution system to deal with any complaint you may have.

There are four ways you can make a complaint:

- > speak to any of our branch staff;
- > phone the Administrative Service Manager on 1300 004 863;
- > complete the Customer Feedback form located on our website www.humebuild.com.au;
- > obtain a Customer Feedback brochure from any Hume branch and fax or post the tear-off portion of the brochure to us.

We will try to resolve your complaint as quickly as possible, but in any event within 21 days.

Where you are not satisfied with the outcome of your complaint, you may be able to pursue the matter further by referring it free of charge to the independent Credit Ombudsman Service Limited (COSL).

You may contact the Credit Ombudsman Service Limited by any of the following methods:

Telephone:	1800 138 422 (free call within Australia)
Fax:	(02) 9273 8440 (normal call rates apply)
Mail:	Credit Ombudsman Service Limited PO Box A252 SYDNEY SOUTH NSW 1235
Website:	www.cosl.com.au
Email:	info@cosl.com.au

General Enquiries

1300 004 863

E: hume@humebuild.com.au

W: www.humebuild.com.au

After Hours

Emergency Numbers

Lost or stolen card or PIN

1800 621 199

Service Centres

Albury

Head Office

492 Olive Street, Albury NSW 2640

Phone (02) 6051 3211

Fax (02) 6051 3255

Myer City Centre

David & Swift Streets, Albury NSW 2640

Phone (02) 6051 3306

Fax (02) 6041 3314

Centro Albury Shopping Centre

487 Kiewa Street, Albury NSW 2640

Phone (02) 6051 3308

Fax (02) 6041 5697

Centro Lavington Shopping Centre

Griffith Road, Lavington NSW 2641

Phone (02) 6051 3302

Fax (02) 6040 3508

Thurgoona Plaza

Shuter Avenue, Thurgoona NSW 2640

Phone (02) 6051 3325

Fax (02) 6043 3140

Wodonga

131 High Street, Wodonga VIC 3690

Phone (02) 6051 3309

Fax (02) 6022 9066

Centro Wodonga Shopping Centre

Elgin Street, Wodonga VIC 3690

Phone (02) 6051 3303

Fax (02) 6022 9022

Centro Birallee Shopping Centre

97 Melrose Drive, Wodonga VIC 3690

Phone (02) 6051 3304

Fax (02) 6043 4304

Wangaratta

56-58 Murphy Street, Wangaratta VIC 3677

Phone (03) 5721 3322

Fax (03) 5721 3977

Wagga Wagga

Head Office

115 Baylis Street, Wagga Wagga NSW 2650

Phone (02) 6939 7440

Fax (02) 6971 8134

Kooringal Mall

269 Lake Albert Road, Kooringal NSW 2650

Phone (02) 6939 7442

Fax (02) 6926 6936

Southcity Shopping Centre

1 Tanda Place, Glenfield Park NSW 2650

Phone (02) 6939 7441

Fax (02) 6971 2897

Regional

Corowa

79 Sanger Street, Corowa NSW 2646

Phone (02) 6051 3305

Fax (02) 6033 4312

Culcairn

50 Balfour Street, Culcairn NSW 2660

Phone (02) 6051 3310

Fax (02) 6029 8121

Yackandandah

10 High Street, Yackandandah VIC 3749

Phone (02) 6051 3311

Fax (02) 6027 1184

Howlong

45 Hawkins Street, Howlong NSW 2643

Phone (02) 6051 3317

Fax (02) 6026 8322

Jindera

8-9 Jindera Plaza, Jindera NSW 2642

Phone (02) 6051 3323

Fax (02) 6026 3718

Rutherglen

128-130 Main Street, Rutherglen VIC 3685

Phone (02) 6051 3321

Fax (02) 6032 7017