

## PLATINUM PACKAGE BENEFITS SHEET

<b>Eligibility<sup>1</sup></b>	To be eligible for IMB's Platinum Package you must have an initial total package borrowing of at least \$150,000 and pay an annual fee of \$395.
<b>Home Loan Discounts</b>	Details of current discounts on home loan interest rates under the Platinum Package are set out on <a href="http://www.imb.com.au">www.imb.com.au</a> or are available from any IMB Branch or by calling IMB DIRECT on 133 IMB (133 462). For existing loans established under a Platinum Package the discount will be the discount offered at the time those loans were taken. For new loans which you establish under a Platinum Package the discount will be the discount offered at the time those loans are taken.
<b>IMB Transaction Account<sup>2</sup></b>	Pay no monthly account keeping fee on one IMB Everyday Unlimited transaction account.
<b>100% Off-set account<sup>3</sup></b>	100% off-set facility using separate IMB Everyday or Everyday Unlimited transaction accounts for each variable rate loan under a Platinum Package Home Loan option.
<b>Credit card<sup>4</sup></b>	Pay no annual fee on one IMB Platinum MasterCard. Application must be made within 6 weeks of settlement of the first home loan you establish under the Platinum Package.
<b>Insurance<sup>5</sup></b>	Receive a 10% discount for the first year on one Home and Contents Insurance or Landlord's Insurance policy premium.
<b>Financial planning<sup>6</sup></b>	One free financial planning consultation with IMB Financial Planning Limited.
<b>Loan application fee<sup>7</sup></b>	Pay no loan application fee when you establish another loan under the same Platinum Package Home Loan option.

### Important information (continued overpage)

Platinum Package benefits cannot be used with other discounts and/or special offers and are only available from when you have taken and for the time that you have a home loan under the Platinum Package. Platinum Package

benefits are available on application and some benefits are subject to the approval and acceptance of the relevant provider.

Any advice contained in this document has been prepared without taking account of your objectives, financial situation or needs. Before acting on any advice in this document you should consider whether it is appropriate for your circumstances. You should consider the relevant Terms and Conditions or Product Disclosure Statement before deciding whether to acquire any of the products described in this document. Normal IMB lending criteria, terms and conditions, fees and charges apply.

<sup>1</sup> Initial total package borrowing is the total of the balances on your home loans established under the Platinum Package and credit limit of your Package Equity Line.

<sup>2</sup> Normally, a monthly account keeping fee is charged where the balance of the account falls below a specified balance, which is currently \$2000. Fees apply to international transactions and transactions performed via non-IMB channels. Direct charges apply to non-IMB and non-alliance partner ATMs. Please consider the Product Disclosure Statement available from IMB in branch or by calling 133 462 before making a decision about this product.

<sup>3</sup> 100% Off-set is available using a separate IMB Everyday or Everyday Unlimited Account for each variable rate loan and it does not apply to fixed rate loans under the Platinum Package or the Package Equity Line. Please consider the Product Disclosure Statement available from IMB in branch or by calling 133 462 before making a decision about these products

<sup>4</sup> Issued to approved applicants only. IMB's Platinum MasterCard is issued by Card Services which is a division of Citigroup Pty Limited ABN 88 004 325 080 Australian credit licence 238 098 that provides and administers credit on behalf of IMB Ltd. Terms, conditions, fees and charges apply.

<sup>5</sup> IMB arranges Home and Contents Insurance and Landlord's Insurance on behalf of AAI Limited trading as Vero Insurance ABN 48 005 297 807 AFSL 230 859. IMB receives a commission for all insurance products arranged – please refer to IMB's Financial Services Guide available in branch or by calling 133 462 for details. Vero policies have certain limitations, exclusions and conditions. Please consider the Vero Product Disclosure Statement available from IMB in branch or by calling 133 462 before making a decision about these products. All cover is subject to acceptance by Vero. The 10% discount for the first year applies to Vero Home and Contents Insurance and Landlord's Insurance premiums when a new policy is purchased via IMB. The discount does not apply to any policies that have been issued before you have taken a home loan under the Platinum Package.

<sup>6</sup> Financial planning services are provided by IMB Financial Planning Limited ABN 23 094 730 195 AFSL 234 660.

<sup>7</sup> If you apply for another loan as part of a Platinum Package an additional valuation fee may apply.

This information is correct as at 1 August 2015 and is subject to change.

**IMB Ltd trading as IMB Bank**  
**ABN 92 087 651 974**  
**AFSL/Australian credit licence 237 391**

The purpose of this Financial Services Guide (FSG) is to provide you with key information about us so that you can decide whether or not you want to use our financial services. It contains information about:

- who we are;
- how to contact us;
- what services we provide;
- details of any remuneration that we or people connected with us may receive as a result of providing any of these financial services to you;
- associations or relationships that we or people connected with us have with product issuers; and
- what you can do if you have a dispute with us.

This FSG only relates to IMB Bank branded financial services and products, except where it is stated otherwise.

If we give you personal financial product advice, we will (subject to some exceptions) give you another document called a Statement of Advice (SOA). Personal financial product advice is advice that takes into account any of your objectives, financial situation or needs. The SOA will contain the advice itself, information about the basis on which the advice is given and information about remuneration, other benefits or associations with products issuers that could have influenced that advice. We do not have to give you an SOA for advice that relates to a basic deposit product or a related non-cash payment facility (like a cheque book).

If you want to acquire a financial product, or if we recommend that you acquire a financial product or we offer to issue a financial product to you, we will provide you with a document called a Product Disclosure Statement (PDS) or the relevant product terms and conditions. The purpose of these documents is to assist you in deciding whether or not to acquire that particular financial product; they contain information about the financial product such as its significant benefits and risks.

## Who are we and how can you contact us?

The financial services described in this FSG are provided by:

**IMB Ltd trading as IMB Bank. ABN 92 087 651 974. AFS Licence no. 237391**

**Mail:** 253-259 Crown Street, Wollongong NSW 2500

**Phone:** 133 462

**Fax:** (02) 4229 4606

**Email:** [imb.info@imb.com.au](mailto:imb.info@imb.com.au)

**Internet:** [www.imb.com.au](http://www.imb.com.au)

## What kinds of financial services are we authorised to provide and what financial products do they relate to?

We are authorised to offer you **financial product advice** in relation to the following financial products:

- Deposit and Payment Products – Basic Deposit
- Deposit and Payment Products – Non-basic Deposit
- Deposit and Payment Products – Non-cash Payment
- General Insurance Products
- Life Products – Life Risk Insurance Products
- Retirement Savings Account Products

We are authorised to **deal in a financial product by issuing, applying for, acquiring, varying or disposing of** the following financial products:

- Deposit and Payment Products – Basic Deposit
- Deposit and Payment Products – Non-basic Deposit
- Deposit and Payment Products – Non-cash Payment
- General Insurance Products
- Life Products – Life Risk Insurance Products
- Retirement Savings Account Products

We are authorised to **deal in a financial product by applying for, acquiring, varying or disposing of a financial product on behalf of another person for** the following financial products:

- Deposit and Payment Products – Non-cash Payment
- General Insurance Products
- Life Products – Life Risk Insurance Products
- Retirement Savings Account Products

## What remuneration or other benefits will we or other people associated with us receive as a result of providing you with these financial services?

We receive commission when we act for the following companies and sell you the following products on their behalf:

- **St Andrew's Insurance (Australia) Pty Ltd (ABN 89 075 044 656):**
  - For Mortgage Protection Insurance, we receive 20% commission on total premium payable excluding Stamp Duty and GST.
  - For Personal Loan Protection Insurance, we receive 20% commission on total premium payable excluding Stamp Duty and GST.
  - For Term Life Insurance we receive 20% commission on total annual premium payable excluding Stamp Duty and GST.
- **AAI Limited trading as Vero Insurance (ABN 48 005 297 807):**
  - For Motor Vehicle Insurance products, we receive 10% commission on total annual premium payable excluding Stamp Duty and GST for new policies and 10% commission on total annual premium payable excluding Stamp Duty and GST for renewed policies.
  - For Home & Contents Insurance products, we receive 20% commission on total annual premium payable excluding Stamp Duty and GST for new policies and 20% commission on total annual premium payable excluding Stamp Duty and GST for renewed policies.
  - For Landlord's Insurance products, we receive 20% commission on total annual premium payable excluding Stamp Duty and GST for new policies and 20% commission on total annual premium payable excluding Stamp Duty and GST for renewed policies.
  - For Travel Insurance products, we receive 20% commission on total premium payable excluding Stamp Duty and GST.
  - For Caravan Insurance products (issued by CIL Insurance, a division of AAI Limited trading as Vero Insurance), we receive 15% commission on total annual premium payable excluding Stamp Duty and GST for new policies and 15% commission on total annual premium payable excluding Stamp Duty and GST for renewed policies.

Any commission amounts are paid by the above companies directly to us, and not to any individual staff members. From time to time, these companies may provide promotional incentives to our staff in addition to the commission payments directly to us. Any commission is paid directly to us on a regular basis, after we collect the premium amounts for these products. Promotional incentives for staff may include gifts and other prizes, which are provided from time to time.

For financial planning services we may refer you to IMB Financial Planning Limited which is a wholly owned subsidiary of IMB Ltd. We do not receive a commission from IMB Financial Planning Limited but if you acquire a service or product from or through IMB Financial Planning Limited our staff who refer you (and in certain cases, their manager) receive the following payments:

- 5% of the Statement of Advice Fee or Statement of Advice and Implementation Fee you pay to IMB Financial Planning Limited
- 5% of the initial commission received by IMB Financial Planning Limited if you acquire a personal insurance product.

## Do we (or certain people connected with us) have relationships or associations with product issuers?

IMB Financial Planning Limited is a wholly owned subsidiary of IMB Ltd. Where we provide financial product advice on and/or arrange a dealing in a financial product issued by another company, we do this under a commercial arrangement we have in place with that company. There are no other relationships or associations with these companies.

## Privacy Notice

This notice provides you with an overview of how IMB Ltd (“we”, “us”, “our”) handles your personal information. Our Privacy Policy provides additional information such as how you can ask for access to personal information we hold about you and seek correction of that information. It also explains how you can complain about a breach of the Privacy Act or the Credit Reporting Code of Conduct and how we will deal with your complaint. Our Privacy Policy is located at [www.imb.com.au/privacy](http://www.imb.com.au/privacy), or can be obtained by calling us on 133 462 or by visiting one of our branches.

We collect and use your personal information:

- to provide you with information about a product or service;
- to assess any application for a product or service;
- to provide, manage and administer the products and services you seek;
- to communicate with you about us and our products and services;
- as required under various Australian laws and regulations including the Anti-Money Laundering and Counter Terrorism Financing Act 2006 and the National Consumer Credit Protection Act 2009.

If you do not provide some or all of the information requested we may not be able to provide you with products and services.

We may disclose your personal information to:

- a related entity, subsidiary or joint venture company such as IMB Financial Planning Ltd;
- our alliance partners such as insurers, credit card and other financial service providers;
- organisations who perform services on our behalf including but not limited to mailing services, payment processing services, document storage services, data verification services, information technology support services including systems development, debt collection services, our insurers and professional advisers including accountants, lawyers and auditors;
- your representative, for example a lawyer, financial adviser, or someone you have appointed to act on your behalf;
- your referee(s) or employer(s), a joint borrower(s) or account holder(s) or a proposed guarantor; and/or
- Government and regulatory authorities if required or authorised by law.

We may disclose your personal information overseas. Refer to our Privacy Policy for the locations to which we are likely to disclose your personal information. If we do disclose personal information outside of Australia, we will only do so as required, and in accordance with our Privacy Policy.

We would like to keep you up to date on the products and services we offer, including those issued by our alliance partners such as insurers, credit card and other financial services providers, which we consider may be of interest to you. To do this we may communicate with you, including by using any email address, mobile phone number or the details of any other electronic medium you have provided to us. You can opt out of receiving these communications at any time by calling 133 462 or visiting an IMB branch. In addition you can unsubscribe from email and SMS communications by visiting [imb.com.au/unsubscribe](http://imb.com.au/unsubscribe).

If you would like more information, you can contact us as follows:

- Mail:** Privacy Officer, PO Box 2077, Wollongong, NSW 2500  
**Phone:** 133 462  
**Online:** [www.imb.com.au](http://www.imb.com.au), using our online enquiry form.

## Change of address

You or any additional cardholder must tell us in writing, by coming into a branch or by calling us on 133 462 of any changes to your residential or postal address.

## What should you do if you have a complaint?

If you have a complaint, you can contact us about it at any of our branches or using the contact details in this Financial Services Guide. We encourage you to put your complaint in writing wherever possible. When we receive a complaint, we will:

- acknowledge receipt of the complaint promptly;
- investigate the complaint;
- where possible, resolve the complaint on the spot or within 5 business days; or
- respond to you in writing advising you of the outcome of the complaint. In the case of unauthorised transactions involving a PIN or access code, we will do this within 21 days. In the case of complaints related to privacy or credit reporting, we will do this within 30 days. In all but exceptional cases, we will take less than 45 days to complete our investigation. If we require longer, we will request an extension from you in writing.

If you are not satisfied with our decision, please talk to us first. At any time however, you can seek an external review of our decision by the Australian Financial Complaints Authority (AFCA). If your complaint relates to privacy or credit reporting, you may also be entitled to request a review of your matter by the Office of the Australian Information Commissioner (OAIC).

These services are provided free of charge.

## The Australian Financial Complaints Authority (AFCA)

IMB is a member of the Australian Financial Complaints Authority (AFCA) — a self-regulatory service providing an external and impartial dispute resolution process for retail members and customers of participating building societies, credit unions, banks and other financial service providers. The Ombudsman’s determinations are binding upon IMB if you accept the decision.

You can contact the AFCA by:

- Telephone:** 1800 931 678  
**Facsimile:** (03) 9613 6399  
**Mail:** GPO Box 3, Melbourne VIC 3001 (Australia)  
**Website:** [www.afca.org.au](http://www.afca.org.au)

## Office of the Australian Information Commissioner (OAIC)

The Office of the Australian Information Commissioner (OAIC) is an Australian Government agency responsible for oversight of the Privacy Act and other relevant Australian privacy rules and regulations. If you have a complaint relating to privacy or credit reporting that has been lodged with AFCA, you may also choose to lodge your complaint with the OAIC.

You can contact the OAIC by:

- Telephone:** 1300 363 992  
**Mail:** GPO Box 5218, Sydney NSW 2001  
**Website:** [www.oaic.gov.au](http://www.oaic.gov.au)