

FINANCIAL SERVICES GUIDE

Financial Services Guide (FSG) sets out information to help you decide whether to use products/services set out in the FSG. It contains general information on products and services: basic deposit products (BDP) and non-cash payment facilities (NCPF). A Statement of Advice is not required for basic deposit products (BDP) and non-cash payment facilities (NCPF). If you obtain any BDP or related NCPF you receive a **Product Fact Sheet (PFS)**, which sets out details specific to the product.

Providing entity	Michelle Karen Myers as Authorised Representative Of Northern Inland Credit Union Limited AFSL 235022 (NICU), under an agency agreement. NICU is the issuer of offered products. NICU has authorised the distribution of this FSG. Address: 132 Merton Street, Boggabri NSW 2382 Fax: 02 6743 4446 Tel: 02 6743 4443
Providing entity	Northern Inland Credit Union Ltd ABN 36 087 650 422 AFSL 235022 Web: www.nicu.com.au Fax: 6766 5535 Tel: 1300 656581 Email: info@nicu.com.au PhoneTeller: 1300 656428 Lost/stolen cards: (BH) 1300 656581 (AH) 1800224004 or 02 99597480 Overseas (VISA international): collect 410-581-9994 or 410-581-3836 Head office: 481 Peel Street, Tamworth 2340 (fax: 6766 5535) Mail: PO Box 652, Tamworth 2340. Branches: •142 Bridge Street, Tamworth 2340 (fax: 6755 5998) • 73 Maitland Street, Narrabri 2390 (fax: 6792 3296) • 252 Conadilly Street, Gunnedah 2380 (fax: 6742 2300) Agency: 132 Merton St, Boggabri 2382 (fax: 6743 4446) Hours: Monday – Friday 9.00 am to 4.30 pm; closed 1.00 pm – 2.00 pm daily.
Definition	Associated entity: company with whom NICU conducts business, to provide Members with a product/service. BDP: basic deposit products. NICU: Northern Inland Credit Union Limited. NCPF: non cash payment facility. PFS: Product Fact Sheet. You/your: Member or potential Member.
Membership costs	To access products and services offered by NICU, you must be a NICU Member. Share cost: \$10 18 years & over. Under 18 years: 20% x 1 share, balance payable at age 18. Shares are redeemed if Membership is closed/cancelled. Non-incorporated associations only may hold non-shareholder accounts. NICU can refuse Membership, accounts or related services.
Kinds of financial products offered	The Authorised Representative is authorised to provide financial product advice and to deal in NICU BDP and NCPF. A PFS is available for all NICU products on request. Accounts: including operating, savings, offset, business, cash management, deeming, investment. Term deposits: 3,6,9,12 or 24 month terms for amounts from \$5,000, with interest paid monthly or annually/on maturity. Terms may vary from time to time. Non-cash payment facilities: including PhoneTeller, NetTeller, direct debit, direct credit, periodical payment, payroll deduction, sweep facility. Some facilities attach to credit facilities offered by NICU.
Remuneration, commissions, Fees	Fees and charges payable by you: please refer to the PFS for your NICU product. Remuneration of Authorised Representative by NICU: by monthly commission. This is calculated as a percentage of the average of the account balances for Members with a residential postcode of 2382, for the current month and prior two months, with differing percentages for savings accounts, term deposits and loan accounts. Employees of the Authorised Representative: are paid by wage. No other payments are received by staff that would influence the advice provided on products/services.
Privacy	NICU and the Authorised Representative owe you a duty of confidentiality unless disclosure is: compelled by law or public duty, our interests require it, or you imply or express consent. NICU may disclose information to an Associated Entity so you can receive a facility/service. Unless you tell us not to, NICU may send you information about services offered by NICU or an Associated Entity. For queries & access requests, contact NICU's Privacy Officer.
Dispute resolution	Contact NICU with any concerns: 1300 65 65 81. For more information see leaflet "Dispute Resolution". Please address your written complaint to the Compliance Manager. NICU may request further relevant details from you. The investigation is completed within 21 days of receiving your complaint, unless there are exceptional circumstances. NICU informs you of reasons for any delay and provide updates, except where NICU is waiting on a response from you. NICU advises you of the investigation outcome and reasons for it by reference to relevant terms and conditions and regulations. If NICU cannot resolve your complaint you can access NICU's external dispute resolution provider - the Financial Ombudsman Service: GPO Box 3, Melbourne 3001; Tel: 1300 78 08 08; www.fos.org.au
Special instructions	Give us instructions in writing. You need to attend a branch to provide proof of identification if you acquire a product/service, or make other arrangements to be properly identified by NICU.
FSG date	This FSG was prepared on 1 March 2009 . Information is up to date at time of issue. We update the FSG if there are material adverse changes.