



Financial services guide



LAIKI BANK



1. Introduction

This Financial Services Guide is designed to assist you in deciding whether to use any of the services offered by Laiki Bank (Australia) Limited ABN 44 093 488 629 (LBA). It provides you with an understanding of what to expect from your interactions with LBA.

2. Financial Services Guide (FSG)

This guide contains information about:

- **Services and products provided by LBA** – It outlines the kinds of services and products LBA is authorised to provide under its Australian Financial Services Licence as well as other services and products LBA offers;
- **Remuneration received by LBA and related persons** – It details the remuneration LBA, its staff and other related persons receive in connection with the financial services LBA provides; and
- **LBA's Complaints Process** – This describes how LBA deals with any complaints you may have about its services or products as well as providing key contact details to communicate a complaint.


You will typically receive an FSG when LBA provides you with financial product advice or sells you a financial product.

3. Other documents you may also receive

You may also receive other documents when LBA provides services or products to you.

- **Product Disclosure Statement (PDS)**
 - This contains general information about the product including;
 - **The terms and conditions for the product;** and
 - **Any significant risks associated with holding the product.**

You may receive a PDS when LBA issues you with a product, offers to issue a product to you, or recommends a product to you as part of personal advice.

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- **Fees and Charges** – This contains;
 - **Information about the cost of the product;** and
 - **Details of fees and charges LBA receives for issuing the product.**

4. Contacting us

You can contact us and find out more about LBA in the following ways:

By Mail: Laiki Bank (Australia) Limited
GPO Box 4288 SYDNEY NSW 2001

Telephone: 1300 888 700

Internet: www.laiki.com.au

5. Banking Products and services LBA is licensed to provide

LBA holds an Australian Financial Services Licence 243444 (AFS). Under this licence, LBA deals in and provides advice and services in relation to the following:

- Basic Deposit Products
- Term Deposits
- Cash Management Services
- Electronic Banking facilities such as Internet Banking and Laiki Access Cards
- Non-cash payment facilities such as periodical payments and cheque facilities
- Bank Cheques
- Foreign Currency Accounts
- Foreign Exchange Contracts
- International Telegraphic Transfers
- Derivatives
- Bank Drafts
- Travellers Cheques



6. Benefits LBA may receive

Fees and charges

LBA may charge fees for services and products it provides to you. Details of fees and charges LBA receives for issuing products will be contained in the Product Disclosure Statement and Fees and Charges for those products.

Other benefits

When issuing foreign exchange products, LBA may benefit by receiving a margin representing the amount above which LBA sourced or funded the product.

If you receive personal advice, more detailed information about fees, commissions or other benefits payable to LBA or your adviser will be contained in or with either your Product Disclosure Statement and/or Fees and Charges for the relevant product.

If any fees, commissions or other benefits payable to LBA or your adviser affect the return payable to you under a product, further details will also be contained in the Product Disclosure Statement for the relevant product.

7. Remuneration or other benefits received by LBA staff

All LBA staff receive a salary. LBA staff may also receive commissions or benefits depending on the product they are selling or providing advice on and the area of LBA they work in.

LBA staff may receive these commissions or other benefits in one or more of the following ways:

- Bonuses based on the total value of products sold and the number of sales achieved by the staff member
- Bonuses based on a combination of the performance of the staff member's team or business unit and the staff member's own performance
- Benefits can be either monetary or non-monetary. LBA pays monetary benefits described directly to eligible staff into the same account into which their salary is paid, or in some circumstances, into another account specified by the staff member.



8. Providing instructions to LBA

You can contact LBA by using the contact details set out at the front of this guide. Some products and services may have their own rules around how to provide instructions or carry out certain transactions. Please refer to the Product Disclosure Statement for your product for these details.

9. Making a complaint

If you have a complaint about any of our products or services, LBA has established internal complaints resolution procedures that aim to deal with and resolve your complaint as quickly as possible.

For the fastest possible resolution to your complaint:

1. Talk to staff at your local LBA branch
2. Call LBA on 1300 888 700
3. Send a letter to LBA via Mail to:
Customer Complaints Officer – LBA
GPO Box 4288 Sydney NSW 2001
4. Fax LBA on: 1300 888 710

Financial Services Dispute Resolution Schemes

If you are not satisfied with the steps taken by LBA to resolve the complaint, or with the result of LBA's investigation, you may wish to contact an alternative dispute resolution scheme such as:

Financial Ombudsman Services

GPO Box 3 Melbourne Vic 3001

Telephone: (03) 9613 7366 or Toll free 1300 780 808

Fax: (03) 9613 6399

Website: www.fos.org.au

Email: info@fos.org.au

Australian Securities and Investments Commission

The Australian Securities and Investments Commission's (ASIC) website contains information on complaining about companies and people and describes the types of complaints handled by ASIC.

To obtain further information contact the ASIC

Info line: Telephone: 1300 300 630

Email: infoline@asic.gov.au

Internet: <http://www.asic.gov.au/asic/asic.nsf>



Call us on 1300 888 700

**Visit our website
www.laiki.com.au**

Email us at lba_info@laiki.com

**Laiki Bank Australia Limited
ABN 44 093 488 629 AFSL 243 444
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