

Financial Services Guide

Personal Solutions

30 November 2024

This Financial Services Guide (FSG) is an important document.

- It is designed to assist you in deciding whether to use any of the services we offer.
- It contains information about how we and our staff and other representatives are paid in relation to the services we offer.
- It contains information on how complaints against the Bank are dealt with.

You should read it carefully and make sure you understand it. If there is anything in this FSG that you do not understand, please contact us.

You may also receive a Product Disclosure Statement (PDS) from us. Generally, we must give you a PDS if we are offering, or recommending that you acquire, a financial product. The PDS contains information that helps you make an informed decision about that product, such as details of the features, costs, risks and benefits of the product.

What financial services do we provide?

Our Australian Financial Services Licence authorises us to deal in, and provide advice (general and personal) in relation to, the following types of products:

- Basic deposit products
- Other non-deposit products
- Non-cash payment products
- General insurance products
- Foreign exchange services

Who do we act for?

We generally provide the services described in this FSG on our own behalf. However, we also provide services in relation to products issued by third parties. We may also from time to time authorise or engage a third party to provide financial services on our behalf.

When we provide such services, we act for the issuer of those products, as a distributor or agent (as applicable).

The table below sets out the third party products in relation to which we provide services and the issuers that we act for in providing those services.

Third Party Product	Issuer of Product
General Insurance	RACQ Insurance Limited (ABN 50 009 704 152, AFSL 233 082), distributed by Honey Insurance (ABN 52 643 672 628, AFSL 528 244) for policies issued from 1 April 2022
Cash Passport Platinum MasterCard	Mastercard Prepaid Management Services Australia Pty Ltd (ABN 47 145 452 044, AFSL 386 837) arranges for the issue of the Cash Passport™ Platinum Mastercard® ("Cash Passport") in conjunction with the issuer, EML Payment Solutions Limited ("EML") (ABN 30 131 436 532, AFSL 404131).
Foreign Cheque Deposit	Travelex Limited (ABN 36 004 179 953, AFSL Number 222444)
Foreign Currency Exchange	Travelex Limited (ABN 36 004 179 953, AFSL Number 222444)

If you would like to know more information about the issuer of a product and who we act for when you are offered a third party product, please refer to the Product Disclosure Statement or any other disclosure document you receive.

How do we get paid?

We may charge fees for the products and services that we provide to you. Details of the fees that relate to a product are set out in the PDS for that product.

We also receive commission on sales of products issued by third parties. The commission rates are set out below:

Third Party Products	Commission
General Insurance	<p>In respect of general insurance products, we will receive a commission of between 0% to 26% of the total annual premium payable excluding stamp duty, fire service levy (if applicable) and GST, for each general insurance policy issued or renewed.</p> <p>Commission is paid each month on policies issued in the previous month.</p>

Third Party Products	Commission
Cash Passport Platinum MasterCard	<p>We receive commission as follows:</p> <ol style="list-style-type: none"> 1. an amount of 0.5% of the Australian dollar value of all loads and reloads of cash passport debit cards in branch. 2. an amount of 1.00% of the additional purchase amount, where reloaded via BPay. <p>The Bank is also entitled to receive a 40% to 75% of the foreign exchange spread earned by EML Payment Solutions Limited on the transaction where the cash passport relates to a currency other than Australian dollars.</p> <p>Commission is paid each month based on transactions effected in the previous month.</p>
Foreign Cheque Deposit	<p>We receive commission as follows</p> <ol style="list-style-type: none"> 1. an amount of 35% of foreign cheques fees for revenue up to and including \$20,000. 2. an amount of 50% of foreign cheques fees for revenue over \$20,000. <p>Commission is paid each month based on transactions effected in the previous month.</p>
Foreign Currency Exchange	<p>We receive commission an amount of 40% of foreign currency exchange spread earned by Travelex Limited.</p> <p>Commission is paid each month based on transactions effected in the previous month.</p>

How do our staff and other representatives get paid?

We pay our staff a salary. We may also offer monetary or non-monetary incentives to our staff and other representatives for achieving performance targets. These targets relate to business initiatives aimed at attracting and retaining customers or providing banking products and services. These benefits are not linked to individual transactions or customers. The value of these incentives will not exceed \$5,000 per staff member for each business initiative. These incentives are discretionary, and are based on achievement of individual Key Performance Indicators (KPIs). KPIs may include:

- customer service orientation;
- coaching;
- teamwork;
- sales ability;
- initiative;
- compliance.

Staff and other representatives may also be eligible to:

- receive a free grant of Bank of Queensland shares under our Employee Share Plan; and
- participate in our long-term incentive program, which offers shares and options that vest in the future, provided that Bank of Queensland attains certain performance hurdles. Eligibility for participation in the long-term incentive program is entirely discretionary

Staff and other representatives are required to recommend to our customers the most suitable Bank products and services to meet their stated needs.

We may have arrangements with other companies in the Bank of Queensland group for services to be provided in relation to the financial services to which this FSG relates. We may pay these companies contracted payments under the terms of our arrangement. These payments are not linked to individual transactions or customers.

You may request more information about these payments but the request must be made within a reasonable time after you are given this FSG and before any services described in this FSG is provided to you.

Do we pay for referrals?

From time to time, we pay commissions to brokers who distribute some of our products to which this FSG relates. The commissions that we pay our brokers do not affect the cost of the banking services we provide. If you are dealing with a broker, the broker will provide you with their FSG which will detail any remuneration (including commission) or other benefits that the broker and the broker's staff will receive.

Our products and services are also distributed through a network of agents, known as Owner Managers. The benefits that we give our Owner Managers do not affect the cost of the banking services we provide. If you are dealing with an Owner Manager, you will receive a FSG that details any remuneration (including commission) or other benefits that the Owner Manager, and the Owner Manager's staff, will receive.

How you can provide us with instructions

You can contact us by using the contact details set out in this document. Instructions can be provided to us in person at one of our branches. In some cases, instructions may also be provided to us by telephone or through our Internet Banking Service. However, some of our products and services have their own rules around how you are to provide us with instructions. You should refer to the Product Disclosure Statement for the relevant product for these details.

If you have a problem, complaint or dispute

(a) Our Service Commitment

At Bank of Queensland we are committed to providing its customers with innovative banking solutions and the best customer service experience.

Resolution of problems is a priority for us. If at any time our service does not meet your expectations, we would like you to let us know.

(b) How to contact us

If you have a complaint, there are a number of ways to contact us:

- Contact your local branch manager.
- Call us on 1300 55 72 72 24. Visit www.boq.com.au/contact-us for our operating hours.
- Complete the online complaints form at www.boq.com.au/feedback-and-complaints
- Contact our Customer Relations Department via:

Call: 1800 663 080
Mail: Customer
Relations Reply
Paid 2258
Brisbane QLD 4001

(c) How will your complaint be handled?

If we cannot solve your problem on the spot, we will let you know who is handling your complaint and how long it is likely to take for it to be resolved.

For further information about how we handle complaints, ask our friendly staff for a copy of our Complaint Guide or alternatively download a copy available on our website.

Please note the Bank complies with the ePayments Code complaint investigation and resolution procedures in connection with Electronic Transactions to which the ePayments Code applies.

(d) What to do if you feel your complaint has not been resolved

If you're unhappy with our response you can approach the Australian Financial Complaints Authority (AFCA). AFCA provides a free and independent complaint resolution service for financial services. To contact them you can:

Call: 1800 931 678
Email: info@afca.org.au
Online: www.afca.org.au
Write to: GPO Box 3
Melbourne VIC 3001

The Australian Securities and Investments Commission (ASIC) has an information line: 1300 300 630. You can use this number to make a complaint and obtain further information about your rights.

(e) Professional Indemnity Insurance

We are an authorised representative of the Bank. The Bank is regulated by the Australian Prudential Regulation Authority and is exempt from the compensation requirements in the Corporation Regulations. Notwithstanding the exemption, the Bank holds professional indemnity insurance cover. The insurance covers work done for the Bank by our representatives (including our employees) after they cease to work for us.

How can you contact us?

You can contact us by:

- calling our Customer Contact Centre on 1300 55 72 72. Visit www.boq.com.au/contact-us for our operating hours.
- visiting our website at www.boq.com.au;
- e-mailing us via the 'contact us' page on our website;
- writing to us at GPO Box 898, Brisbane QLD 4001; or
- visiting your local branch.