

Financial Services Guide.

8 December 2025

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

It is issued by Bank of Queensland Limited (BOQ) and relates to products and services provided by BOQ and its divisions and authorised representatives. In this document we use the words “we”, “us”, “our” and BOQ referring to Bank of Queensland Limited ABN 32 009 656 740 AFSL 244616 unless otherwise stated. References to “BOQ Group” mean BOQ and all its bodies corporate and authorised representatives.

Purpose and content of this FSG

The FSG includes details of the following:

- 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 for the services we offer.
- It contains information on how complaints against us 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 via telephone, email or post or visit a branch. Refer to ‘how to contact us’ section below.

You may also receive a Product Disclosure Statement (PDS), Statement of Advice (SOA), or Terms and Conditions from us. We will give you a PDS if we are offering a product to you or recommending that you acquire a product, unless the law exempts us from being required to give a PDS in relation to the 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.

If we give you personal advice in relation to a financial product (unless the advice is provided in relation to basic deposit products or a non-cash payment facility related to a basic deposit product) we will also give you a SOA. The SOA is a record of that advice that contains other information to help you make an informed decision about whether to act on our advice.

Lack of independence

Bank of Queensland is not independent, impartial, or unbiased because we:

- Receive commissions and other benefits from the issuers of third-party products and may receive remuneration calculated on the basis of the volume of business we place with the issuer of those products;
- We are the issuer of the financial products that our staff and representatives advise on, and our staff and representatives can only provide advice on the products we issue; and
- Our staff may receive monetary or non-monetary incentives for achieving performance targets, and our Transaction Services/Centre Agents receive commissions for initiating or transacting certain transactions.

What financial services are we authorised to provide?

Our Australian financial services licence authorises us to deal in, and provide advice in relation to a range of financial products including the following:

- Deposit and payment products
- General insurance and consumer credit insurance products
- Treasury deposit facilities
- Securities
- Foreign exchange services
- Foreign currency facilities
- Derivatives
- Government debentures, stocks or bonds
- Interests in managed investment schemes

Our financial services licence also authorises us to make a market for the following financial products for wholesale and retail clients:

- Foreign exchange contracts
- Derivatives

We provide the financial services described in this FSG on our own behalf. We are responsible for the financial services we provide under our financial services licence.

Relationships and Associations

We generally provide the services described in this FSG on our own behalf.

BOQ has associations with several entities within the BOQ Group (including Transaction and Service Centres which it takes responsibility for the services provided), as well as associations with external product issuers, referrers, agents and third parties (accredited third-party financial advisers and platforms).

BOQ may from time to time engage a third party to provide financial services on its behalf or to provide services to BOQ's customers either directly, or as BOQ's agent. Where a third party does not hold its own AFSL, it may provide the financial services as BOQ's 'authorised representative'.

We also provide services in relation to products issued by third parties. When we provide such services, we act for the issuer of those products, as a promoter, distributor or agent (as applicable).

Some of the third party products we offer are issued by companies with which we have arrangements.

Third Party Product	Issuer of Product
General Insurance	RACQ Insurance Limited (ABN 50 009 704 152, AFSL 233 082), distributed by Honey Insurance Pty Ltd (ABN 52 643 672 628, AFSL 528 244) ("Honey Insurance") for policies issued from 1 April 2022.

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 (e.g. T&C's) 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 Product Disclosure Statement (PDS) for that product.

We may also receive a benefit in connection with the method we use to source or fund a particular product or service that we provide. For example, we may earn a better rate of return on your funds than the rate that we pay you. Similarly, we may buy a foreign currency at a more favourable rate than we sell that currency to you.

In respect of products issued by third parties which we distribute, we may receive subsidies from the issuers or promoters of these products for marketing and distribution costs that we incur. We are also paid incentives by Honey Insurance for realising certain targets with respect to premium totals in our General Insurance portfolio.

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

Third Party Issued Product/ Service	Commission Formula/Range	How is commission paid
General Insurance	We receive a commission of between 0% and 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.	Commission is paid by Honey Insurance each month on policies issued in the previous month.

If we receive any remuneration or other benefits in respect of financial products in relation to which we give you personal advice, the remuneration will be disclosed to you at the time, or as soon as practicable after, we give you the advice. If the remuneration or other benefits are not able to be calculated at that time, we will tell you the manner in which they are to be calculated at the time, or as soon as practicable after, we give you the advice.

If we receive any remuneration or other benefits in respect of financial products in relation to which we do not give you personal advice, you may request particulars of the remuneration or other benefits within a reasonable time after you receive this FSG but before we provide any financial service to you.

How do our staff and other representatives get paid?

We pay our staff a salary. We may also offer short term incentives in monetary or non-monetary form to our staff and other representatives for achieving performance targets. These performance targets relate to business initiatives aimed at attracting and retaining customers, providing banking products and services and/or completing various administrative tasks. These benefits are not linked to individual customers or transactions. These incentives are discretionary and are based on achievement of individual performance metrics and behaviours. KPIs may include:

- Customer service orientation
- Coaching
- Teamwork
- Sales ability
- Initiative
- Financial performance objectives

Staff may also be eligible to:

- Receive a free grant of BOQ 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 are required to recommend to our customers the most suitable BOQ products and services to meet their stated needs.

We may have arrangements with other companies in the BOQ 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.

If you receive personal advice, there are no commissions payable to the person who gives the advice. Where general and/or personal advice is given, it is provided at no additional cost to you.

Do we pay for referrals?

From time to time, we pay commissions to agents (e.g. brokers) who distribute some of our products to which this FSG relates. Where the referral relates to a product issued or promoted by a third party, the third party may subsidise the commissions we pay to such agents. The commissions that we pay our agents do not affect the cost of the banking services we provide. If you are dealing with an agent, the agent will provide you with their FSG which will detail any remuneration (including commission) or other benefits that the agent and the agent's staff will receive.

How do our agents get paid?

We pay commissions to agents for sales of our products set out in this FSG. The table below is a summary of the range of commissions that we pay:

Agent	Product and Service	Commission Formula/Range	How is commission paid
Transaction and Service Centre	Transaction, saving and investment accounts	A commission at rates of 20% and 30% is paid on Deposit Interest Margins, for Transaction and Service Centres respectively.	Commissions are paid monthly.
	Fees associated with transactions or services performed in relation to transaction, saving and investment accounts, funds transfer and electronic payment methods	In respect of some fees, 0% to 50% of the fee collected where the transaction or service is performed at this Transaction Centre. In respect of other fees, 0% to 50% of the fee collected where the customer's account is domiciled at this Transaction Centre.	Commissions are paid monthly.
	General insurance	A commission of between 30% to 50% of the commission received by BOQ.	Commissions are paid monthly.
StrataCash Management Pty Ltd	Transaction Accounts	A commission of between 0.25% and 1.40% per annum (depending on the RBA Cash Rate) of the average account balance.	Commissions are paid monthly.
ABN 44 124 400 924 AFSL 323823	Term Deposit Accounts	A commission of 0.05% per annum of the average account balance	Commissions are paid monthly.

If you would like to know more information about how our agents get paid, you can request for particulars of the remuneration within a reasonable time after you are provided this FSG and before any financial service identified in this FSG is given.

How you can provide us with instructions

You can contact us by using the contact details set out 'how to contact us' section at the end of this document. In most cases instructions can be provided to us by telephone, email, post or branch/service centre/transaction centre (where relevant). However, some of our products and services may have their own rules around how to provide instructions or execute certain transactions. You should refer to the Product Disclosure Statement or other disclosure documents (e.g. T&C's) for the relevant product for these details.

If you have a complaint

(a) Our service commitment

At BOQ, we are committed to providing an exceptional customer experience. If at any time our service doesn't meet your expectations, or something has gone wrong, we want to hear from you so we can address your concerns.

(b) How to contact us if you have a complaint

There are a number of ways to contact us:

- Contact your local BOQ Branch Manager or Relationship Banker or dedicated financial specialist
- Contact BOQ Treasury department via:
Email: moneymarket@boq.com.au
Telephone: 1800 658 935
- Complete the online complaints form:
BOQ or BOQ Business: www.boq.com.au/help-and-support/feedback-and-complaints
BOQ Specialist: www.boqspecialist.com.au/important-information/feedback-and-complaints
- Contact our Customer Relations department via:
Email: customer.relations@boq.com.au
Telephone: 1800 663 080 (Mon-Fri 9am-5pm AEST)
In writing to: **Customer Relations, Reply Paid 2258, Brisbane QLD 4001**

Giving us as much information as possible when you raise your concerns will assist in resolving things faster.

Accessibility support

You can inform us how you would prefer to be contacted. If you are deaf and/or find it hard hearing or speaking with people who use a phone, you can reach us through the National Relay Service (NRS). To use the NRS, you can register by visiting accesshub.gov.au/about-the-nrs

Visit www.boq.com.au/help-and-support/accessible-and-inclusive-banking for further information on our accessible products and services for people with disability.

(c) How will your complaint be handled?

We'll aim to address your complaint as quickly as possible. If we can't do that, it may mean your complaint requires more investigation, or we need more information, before we can provide an outcome. If we need more information from you, we'll ask you for it.

We aim to resolve complaints within 30 days, or 21 days for complaints related to financial hardship, default notices or requests to postpone enforcement proceedings.

If we need more time, we'll explain why and tell you when you can expect to hear the outcome of your complaint.

For more information on how we handle complaints, you can view our complaint guide:

BOQ or BOQ Business: www.boq.com.au/help-and-support/feedback-and-complaints

BOQ Specialist: www.boqspecialist.com.au/important-information/feedback-and-complaints

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

We are committed to resolving any complaints directly with you, however if you feel that an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website: www.afca.org.au

Telephone: **1800 931 678** (free call)

Email: info@afca.org.au

In writing to: **Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001**

(e) Professional indemnity insurance

BOQ is regulated by the Australian Prudential Regulation Authority (APRA) and is exempt from the compensation requirements in the Corporation Regulations. Notwithstanding the exemption, we hold professional indemnity insurance cover. The insurance covers work done for us by our representatives (including our employees), including after they cease to work for us.

How to 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.

Contact our Financial Markets Department via:

- E-mail: financial.markets@boq.com.au
- Call: **1800 343 939**, Monday to Friday between 8:00 a.m. to 5.30 p.m. AEST.

Contact our Treasury Department via:

- E-mail: moneymarket@boq.com.au
- Call: **1800 658 935**, Monday to Friday between 8:00 a.m. to 5.30 p.m. AEST.

Contact BOQ Specialist via:

- Calling our Customer Contact Centre on **1300 160 160** refer to our website for the latest contact hours
- E-mailing us via the 'contact us' page on our website;
- Writing to us at **GPO Box 2539 Sydney 2001**



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