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# Introducing Community CPS

Community CPS Australia Ltd (Community CPS) was established on the 4th of March, 2006, as a result of a merger between CPS Credit Union (SA) Ltd and CPS Credit Union Co-operative (ACT) Ltd.

## Our Past

CPS Credit Union (SA) Ltd (CPS SA) was established in 1958 by the Administrative and Clerical Officers Association, one of the main Commonwealth Public Service Unions.

CPS Credit Union Co-operative (ACT) Ltd (CPS ACT) was established in 1960 and was Canberra's largest home-grown financial institution. CPS ACT contributed significantly to the local community for over 40 years.

## Our Future

Community CPS is now one of Australia's largest and most influential credit unions, with more than 140,000 members, 400 employees and managing a combined \$1.5 billion in assets.

The core values of both CPS SA and CPS ACT, and the shared sense of history between both credit unions, was an integral part of the decision to merge. The new entity, Community CPS, continues to carry those important values of meeting member's needs, and continually improving products and services, into the future.

Both CPS SA and CPS ACT were industry leaders, with a similar heritage and approach to servicing members, and by joining forces we are able to meet the future from a position of strength.

Community CPS has 21 Personal Financial Centres (or branches) in South Australia (Adelaide, Port Augusta and Victor Harbor); in the Australian Capital Territory (Canberra) and regional New South Wales (Bateman's Bay and Queanbeyan). For details of the location of any one of our Personal Financial Centres, refer to the Accessing Your Money brochure or visit [communitycps.com.au](http://communitycps.com.au)

We offer a diverse range of financial services to suit the needs of over 140,000 members including face to face advice and transactions, financial planning, insurance, telephone and Internet Banking, Bank@Post and BPAY® services.

# Information about this Financial Services Guide

This Financial Services Guide (FSG) contains information about:

- Who we are;
- The products and services we offer;
- Other providers we act for when providing some products and services, such as insurance;
- Remuneration that may be paid to us and others in relation to the products and services we offer;
- Relationships we have that could influence the recommendations we make;
- How any complaints made against us are dealt with; and
- How to contact us.

It is designed to help you decide whether to obtain any of the products or services we offer.

## Other documents you may be given

When we provide you with a financial service, we may also give you one or more of the following documents:

### Product Guide

Our Product Guide contains information about our savings and business accounts, term deposits and access products. It also contains the terms and conditions applying to those products.

### Fees and Charges Booklet

Our Fees and Charges booklet sets out the fees and charges applying to our savings and business accounts, term deposits and access products. It also contains some information about the fees and charges applying to our loan products.

### Product Disclosure Statement

We may sometimes give you a Product Disclosure Statement (PDS), so as to comply with legal requirements that apply to some products and in some situations. For example, we will give you a PDS if we provide you with a financial service relating to an insurance product. A PDS contains information about the particular product, including its cost, benefits and features. This information will help you to compare similar products and to decide whether to acquire the product.

### Statement of Advice

We may sometimes give you a Statement of Advice (SOA), so as to comply with legal requirements, if we give you personal advice about some types of products (such as consumer credit insurance or sickness and accident insurance). Personal advice is advice that

takes into account your objectives, financial situation or needs. The SOA will set out the advice we have given you, explain the basis for the advice, and give you information about any remuneration, commission or associations with others that may have influenced the advice. The SOA will be your record of the advice and help you understand why the advice was given.

### **Loan Offers and Contracts**

If we offer you a loan, we will provide you with an Offer and Loan Contract that will contain details of the terms and conditions applying to the loan and of all applicable fees and charges.

## **Meeting your Needs**

### **Our place in the Australian Credit Union Movement**

Each member of a credit union owns one share and has an equal say in how the credit union is run. Members can vote at members' meetings and stand for positions on the Board of Directors.

### **The safety and security of a credit union**

Credit unions are sound, well-managed financial institutions and have operated in Australia for more than 50 years. Here are a couple of reasons why you can feel safe doing your banking with Community CPS:

- Credit unions provide financial services primarily to ordinary individuals, so the nature of their business is less risky than for banks. Community CPS, along with all deposit-taking financial institutions - banks, credit unions and other non-bank organisations - is licensed by the Australian Prudential Regulation Authority (APRA).
- Community CPS holds an Australian Financial Services Licence, issued by the Australian Securities and Investments Commission (ASIC), which authorises us to provide various financial services to which the Corporations Act applies. As a licensee, Community CPS must comply with stringent requirements that apply to the provision of those services, including requirements that protect you as a consumer and ensure that you are given accurate and comprehensive information about the products you are offered.

# Our Australian Financial Services Licence

A financial services provider must hold an Australian Financial Services (AFS) Licence if it provides some kind of financial services. Our AFS Licence authorises us to advise on, and deal in, the following products:

## Banking

- Deposit products, such as Savings Accounts and other basic deposit products;
- Term Deposits;
- Non-cash payment products, including Visa Debit card, Redicard, Member Chequing facilities;
- Automatic Payment facilities such as Direct Debits and Periodic Payments;
- Electronic banking facilities such as Internet Banking, Telephone Banking and BPAY®;
- Travellers Cheques.

## Insurance

- General Insurance products, such as Home Building and Contents, Motor Vehicle, Landlords, Travel, Pleasure Craft and Compulsory Third Party (in New South Wales only); and
- Consumer Credit Insurance.

We also advise on and deal in Loans, for which an AFS licence is not required.

## Who we act for

We act as the agent of an insurer whenever we issue, or arrange for the issue of, General Insurance products and Consumer Credit Insurance. The insurers we have associations with and act as agent for are;

- Allianz Australia Insurance Limited AFS Licence No 234708, ABN 15 000 122 850;
- Allianz Australia Life Insurance Limited AFS Licence No 296559, ABN 27 076 033 782;
- ETI Australia Pty Ltd AFS Licence No 245631 ABN 52 097 227 177 trading as Mondial Assistance;
- CIC Allianz Insurance Limited ABN 56 094 802 801;
- Swann Insurance (Aust.) Pty Ltd an IAG Company AFS Licence No. 238292 ABN 80 000 886 680; and
- National Mutual Life Association of Australasia Ltd AFS Licence No. 234652 ABN 72 004 020 437.

Otherwise we do not act for anyone but ourselves when we provide the authorised financial services.

## Other associations we have

Community CPS is a shareholder of Cuscal Limited ACN 087 822 455 (Cuscal), a company that provides services to Community CPS and to many other credit unions. Through arrangements with Cuscal, Community

CPS offers COMMSEC Securities, Citibank MasterCard credit card, Visa Debit card, payment services, BPAY<sup>®</sup>, BPAY View<sup>®</sup>, Member Cheque Book and Redicard facilities.

Cuscal is a principal member of Visa International and Community CPS offers Visa products as a result of that relationship.

Community CPS is a member of the BPAY<sup>®</sup> electronic payment scheme operated by BPAY<sup>®</sup> Pty Ltd ABN 69 079 137 518 and therefore offers BPAY<sup>®</sup> facilities.

Through arrangements with Travelex Limited AFS Licence No. 222444 ABN 36 004 179 953, Community CPS offers Interpayment Services limited (Visa Brand) and Travelex Global and Financial Services Limited (MasterCard Brand) Travellers Cheques and other payment products.

We have Referral arrangements with Zurich Australia Ltd AFS Licence No 232510 ABN 92 000 010 195 and American Home Assurance Company AFS Licence No 230903 ABN 67 007 483 267 trading as AIG Australia. We do not act on their behalf or advise on their products.

## **Our remuneration and other benefits we receive**

### **Fees and Charges**

We do not charge you a fee for providing you with financial product advice or issuing you with our own deposit accounts.

However if we provide you with a product or service you may have to pay us fees and charges such as transaction fees, cheque book fees and card fees. Details of all our fees and charges in relation to our regulated products are set out in our Community CPS Fees and Charges booklet.

### **Insurance products**

- When we issue or arrange for the issue of insurance policies for you we receive commissions from the insurer, which range between 5% and 30% and are applicable to each insurance policy sold by Community CPS. The commission is calculated as a percentage of the premium (before any GST, stamp duty, and any other government charges, fees or levies) applicable to the policy that is sold.
- Where we previously had a relationship with an insurer for which we no longer act, we may continue to receive trailing commission for policies sold under that previous arrangement. Trailing commission applies only in respect of policies that remain in force. Commission we may receive is in the range of 5% to

30% and is calculated as a percentage of the premium (before any GST, stamp duty and any other government charges, fees or levies) applicable to the policy.

- If a referral we have made to an insurer with which we have a referral arrangement results in a policy being issued, we will receive a commission from the insurer of up to 20% of the premium.
- If an insurance policy is issued to you by or on behalf of one of our associated insurers, you will have to pay a premium or premiums to the insurer, details of which are set out in the policy schedule that forms part of the Product Disclosure Statement for those products.
- We may also receive a Profit Share payment from Allianz Australia Insurance. This is based on technical formulae involving the overall profitability of eligible products in the Community CPS insurance portfolio with Allianz. These include Home, Motor, Pleasure Craft, Caravan, Trailer and Landlord's insurance products. Profitability means the premium received for the portfolio less the cost of claims, commission and operating expenses. It is calculated on an annual basis and does not involve extra cost to policy holders.

### **Debit Card Products**

When you use your Visa Debit card to pay for goods or services, if you select the 'credit' function, we receive a commission from the owner of the EFTPOS terminal.

The commission rate is 12 cents per transaction.

### **Credit Card Product**

- When your Community CPS MasterCard is approved and your account is opened, Community CPS receives an initiation payment of \$66.00.
- Cuscal receives 3% of the revenue generated by members of Australian credit unions through the use of MasterCard and divides this among participating credit unions, including Community CPS, pro rata based upon the number of active card accounts their members have.

When your Community CPS Low Rate MasterCard is approved and your account opened, Community CPS receives an initiation payment of \$33.00.

- In addition, Cuscal receives 1.5% of the revenue generated by members of Australian credit unions through the use of MasterCard and divides this among participating credit unions, including Community CPS, pro rata based upon the number of active card accounts their members have.

### **Payment Facilities**

- When you use BPAY<sup>®</sup>, Community CPS receives a commission of 0.27% of the \$AUD value of each

transaction (for credit transactions only) and a commission of between \$0.37 to \$0.41 depending on the account used.

- When you use BPAY View<sup>®</sup>, Community CPS receives a commission of 5 cents per transaction.
- These commissions are paid by the biller institution.

### **Share Trading**

- When you trade shares online and use COMMSEC Securities, Community CPS receives a commission of 15% on the total revenue earned from your transaction.
- This commission is paid by COMMSEC Securities.

### **Foreign Currency**

- If we arrange and issue you with travellers cheques we receive a rate of 1% on the \$AUD value of each cheque sold.
- The minimum amount that would apply is \$10.

Community CPS does not pay any remuneration or give any other benefits for the referral of business to Community CPS.

### **Benefits our Staff may receive**

Our employees receive salaries. Sometimes some employees are also paid small bonuses by Community CPS, or parties we have an alliance with, if and when they achieve particular sales targets, or small incentives if and when sales increase as a result of promotional campaigns. They are not paid any commission nor given any benefits for achievement of individual sales.

Occasionally some employees are given merchandise or modest gifts by Visa as part of promotions intended to increase sales of Visa products.

## **Other Important Information**

### **How any complaints made against us are dealt with**

If you have a complaint about our products or services, please contact us and we will try to resolve your complaint.

There are several ways you can contact us:

- Talk with one our consultants by phoning 13 25 85 or calling into a Personal Financial Centre, or
- Write to us C/-: Dispute Resolution Officer in your capital city, 44 Weymouth Street, Adelaide SA 5001, or Locked Bag 1000 Mawson, ACT 2607, or
- Email: [member@communitycps.com.au](mailto:member@communitycps.com.au)

If you are not satisfied with the outcome, you can ask us to review your complaint. The complaint will then be dealt with by an officer of Community CPS who has

appropriate powers to investigate and resolve the complaint. The officer will normally deal with the complaint within one month of receiving a complaint. If the matter remains unresolved after 45 days, or you are unhappy with the outcome, you may refer the matter to the Credit Union Dispute Resolution Centre.

The Credit Union Dispute Resolution Centre is a free and independent service providing mediation between credit unions and their members. A brochure detailing the Credit Union Dispute Resolution Centre's services is available at all of our Personal Financial Centres. The Credit Union Dispute Resolution Centre's contact details are:

**The Credit Union Dispute Manager**  
**Credit Union Dispute Resolution Centre**  
**GPO Box 3A**  
**MELBOURNE VIC 3001**  
**Telephone 1300 780 808 (toll free around Australia)**  
**Fax: (03) 9620 4446**  
**Email: [info@cudrc.com.au](mailto:info@ cudrc.com.au)**

## **Privacy**

We understand the importance of protecting your privacy and we are committed to complying with the Privacy Act 1988, the National Privacy Principles and the Credit Union Code of Practice. You can collect a copy of our Privacy Policy at any of our Personal Financial Centres or visit our website at [www.communitycps.com.au](http://www.communitycps.com.au)

## **Credit Union Code of Practice**

Community CPS is also a participant of the Credit Union Code of Practice.

## **Community CPS Products and Services**

As a member-owned financial institution, our focus at Community CPS is very much on you, our member. We want to work with you to achieve your lifestyle goals – not only in the short term, but throughout your life. You'll find our range of products and services is comprehensive, offering you a range of options for each new stage of your life. You'll also find we are competitive within the market place.

### **Access Savings Account**

Your Access Savings Account gives you more options for managing your money. In fact, it's so flexible you can design your own account! For example, you may decide that an all-in-one account that combines savings, a Community CPS Visa Debit card and a member cheque book would be ideal. Or you may want

to have these as individual accounts. Another option is to have an overdraft attached to your account to give you extra money when you need it.

### **Cash Management Account**

If you're looking for an account that offers competitive returns on your money and convenient immediate access, the Cash Management Account could be just what you are looking for.

The Cash Management Account offers a secure haven for your money and you'll earn a very generous rate of interest is tiered and will be calculated on the whole balance in your Cash Management Account each day and credited to your account on the last day of each month.

### **Bonus Saver Account**

This savings account helps you save for something special! The account is structured so that if you make a minimum \$20 deposit each month and make no more than one withdrawal each month you gain a bonus interest rate. Interest is calculated daily on the whole balance and paid monthly.

### **Christmas Club Account**

Like everyone else, you probably find your budget gets stretched to the limit at Christmas. With presents, food, entertainment and other purchases, the holiday break can prove quite expensive.

By setting aside a regular amount each payday, you'll be able to afford everything without over-extending yourself. With our Christmas Club Account you'll earn interest on your money and be able to withdraw on your funds anytime between November 1 and January 31.

### **Junior Saver Account**

We believe your children will be an important part of our future... and that saving will be an important part of theirs. Our Junior Saver Account has Super Saver, a lively bug character who makes saving fun. When you open a Junior Saver Account, they'll receive great membership gifts. We won't forget their birthday either.

### **BU Savings Account**

The BU Savings Account is designed for teenagers who know what they want. All you have to do is save a little cash each week and then sit back and watch your money grow. So B Funky, B Cool, B Smart. But most of all BU.

### **Retirement Account**

Looking after your needs is important to us. That's why we've designed a special Retirement Account that helps

you build your retirement savings. Our easy access options include funds at call, cheque book, Visa Debit card and telephone access.

### **monEsaver Internet Savings Account**

The monEsaver Internet Savings Account is a quick, no fuss way to manage your money. If you want high interest, 24/7 access and free, unlimited Internet and Telephone Banking transfers, open a monEsaver Internet Savings Account today! The Account is Internet and phone based - so to access your money, you'll need to transfer funds to a regular Access Savings Account using Internet Banking or Telephone Banking; then access your money as you normally would from an Access Savings Account. Visit [www.communitycps.com.au](http://www.communitycps.com.au) for more details.

### **Alliance Account**

When we talk about community, it's more than just part of our name. It's an ongoing commitment to supporting local communities in which we operate, as well as charities and other not-for-profit groups that we know our members care about. Alliance Account is a transaction account specifically for not-for-profit groups such as community and sporting clubs, charities and schools, which offers competitive tiered interest rates and money available at call. In addition, all Alliance Account holders receive a bonus 0.10%pa above standard interest rates on Term Deposits (excluding special offers).

### **SMALLBiz Account**

If you own a small business, you know how hard it can be to get real service from banks. So we've come up with a solution, a banking package for small businesses. With a SMALLBiz package we can offer you a tailored solution to meet your business needs such as long and short term finance, pay your bills, loans, and wages using Internet Banking 24/7 and convenient automatic payments. We can even help you with your taxation advice, wealth management and your insurance requirements.

### **SMALLBiz GST Payment Account**

If you own a small business you'll find this account will help you to sort your GST problems. Interest is calculated daily on the whole balance and paid annually. You have full access to your funds with our whole suite of access methods.

### **Mortgage Offset Account**

A Mortgage Offset Account is linked with your home loan, or investment loan. Instead of earning interest on

your savings, you are rewarded by reducing the amount of interest paid on your home loan.

## **Term Deposits**

If you want a smarter, safer investment for your money, try our term deposits. You can invest for as little as three months and, because you know beforehand how big your returns will be, you can plan for your future with confidence. Just \$500 will get you started.

## **Insurance**

### ***PremierCare*<sup>®</sup> Insurance\***

Having insurance has never been this easy! When you take out a *PremierCare*<sup>®</sup> Insurance policy for your car, home, contents, caravan, trailer, residential investment property, travel<sup>^</sup>, or New South Wales CTP insurance<sup>#</sup> there are no application forms to fill in. Our painless, paperless application means we do it all for you - either over the phone or when you visit one of our Personal Financial Centres. You can even quote and buy insurance for your car, or home and contents on-line from our website.

Flexible payment options including monthly or yearly payments by direct debit or on a choice of credit cards are available.

Consumer Credit Insurance<sup>†</sup> - A range of policies to protect your mortgage, personal loan and credit limit should you be unable to meet the repayments due to disability, unemployment or death.

### **Health Insurance**

We know that the good health of our members and their families is vital to them, so Community CPS now offers private health insurance through Medibank Private, Australia's largest private health fund. You can apply for a full range of health insurance products and packages over the phone or when you visit one of our Personal Financial Centres. Your health insurance payments can be made by direct debit and although claims are not processed through Community CPS you can drop your claim into one of our Personal Financial Centres and we will forward it to Medibank Private for processing.

\*This insurance is provided by Allianz Australia Insurance Limited (Allianz) AFS Licence No. 234708 ABN 15 000 122 850.

# New South Wales CTP is provided by CIC Allianz Insurance Limited ABN 56 094 802 801

<sup>^</sup>Travel insurance is arranged and managed by ETI Australia Pty Ltd AFS Licence No 245631 ABN 52 097 227 177 trading as Mondial Assistance. Travel Insurance is issued and underwritten by Allianz.

†Disability and Unemployment covers are provided by Allianz. Death cover is provided by Allianz Australia Life Insurance Limited AFS Licence No 296559, ABN 27 076 033 782 (Allianz Life). Allianz acts as Allianz Life's agent in offering death cover.

In arranging these insurances Community CPS acts as an agent for the insurer, not as your agent.

*PremierCare®* is a registered trademark of Community CPS.

## **Loans for any worthwhile purpose**

We also advise on and deal in loans, for which an AFS licence is not required.

### **Home Loans**

They say a home is the biggest single purchase you will make in your lifetime... and certainly the most meaningful. After all, a home is a big investment in your future.

With a range of different home loan packages, including variable or fixed interest rate options, and our All-In-One Account, we can show you how to make the most of your home and your loan. We can even help you out with a pre-approved loan, which is ideal if you want to buy at auction. Our Bridging Home Loan can help if you want to buy your new home before you have sold your existing one.

For more information ask for our 'Home Loan' brochure.

### **Investment Loans**

You can use a Community CPS Investment Loan to purchase any worthwhile investment, such as property, a share portfolio or managed funds. Interest only or principal and interest options are available depending on your circumstances and like all Community CPS Loans, have no monthly or ongoing fees.

### **Car Loan**

A lot of people start looking for the car before the loan. The trouble is they lose bargaining power. It's much smarter to arrange a pre-approved car loan with Community CPS before you go looking for a car. You can include any optional extras such as air conditioning or alloy wheels and on-road costs such as stamp duty and registration (when you buy your car from a Licensed Vehicle Dealer). We'll let you know the maximum amount you can borrow, so the salesperson knows you mean business.

### **Personal Loan**

Thinking of an overseas holiday, new furniture or home renovations? Any of these could be a reality with a Community CPS Personal Loan! You can pay for your

purchase over time with a manageable weekly or fortnightly payment while enjoying it today. You can also use a personal loan to consolidate your other debts such as store accounts and credit cards. As well, a Community CPS Personal Loan offers fixed and variable rates of interest.

### **Business Loan**

If you're thinking about buying or starting your own small business, or even expanding your small business into a medium one, talk to one of our business loans consultants about the right loan for your situation. We offer a variety of options to suit your business requirements – we understand that not all businesses are the same.

### **Line of Credit**

For your smaller dreams or extra money when you need it, a Line of Credit could be the best option. Attach it to an Access Savings Account and, if you use a Community CPS Visa Debit card or Redicard to access your money, you'll have the benefit of using the thousands of ATMs and EFTPOS outlets around Australia and overseas. You can use the Line of Credit again and again. All your transaction details will appear on your monthly Statement, so keeping track of your overdraft is easy.

Fees, charges, terms and conditions apply to loan products and are available on request.

## **Accessing your Money**

At Community CPS we offer a variety of convenient and secure ways for you to access your money when and where you need it.

### **Visa Debit card**

The Community CPS Visa Debit card can be used to access your funds in a number of ways...the choice is yours. Transactions made using your Visa Debit card are drawn directly from your nominated transaction account. A Community CPS Visa Debit card gives you access to your money at any Rediteller, EFTPOS, Bank@Post, ATM or retail outlet within Australia or overseas, that displays the Visa logo.

### **Redicard**

Your Redicard gives you convenient access to your money 24 hours a day, 7 days a week. You can use your Redicard to pay for purchases and/or obtain cash at any EFTPOS terminal, Rediteller or ATM within Australia or overseas that displays the Visa logo. You can also use your Redicard to transfer funds between

accounts at Rediteller machines and deposit funds into your account at any Bank@Post outlet or Community CPS Personal Financial Centre.

### **Member Cheque Book**

You can operate your Member Cheque Book from your savings account. You don't have to worry about running out of cheques either. We'll automatically post a new cheque book to you after you've used a set number of cheques.

### **BPAY<sup>®</sup>**

Community CPS offers BPAY<sup>®</sup>, a flexible and convenient bill pay service. BPAY<sup>®</sup> enables you to pay your bills with one phone call or Internet session, 24 hours, 7 days a week. For further information call into your nearest Community CPS Personal Financial Centre or phone our Member Contact Centre on 13 25 85. You can access BPAY<sup>®</sup> via Telephone Banking on 13 14 02 or logging into Internet Banking at [www.communitycps.com.au](http://www.communitycps.com.au).

### **BPAY View<sup>®</sup>**

BPAY View<sup>®</sup> is an electronic bill viewing service that allows members to receive and view electronic bills from selected billers through the secure environment of Internet Banking. For further information call into your nearest Community CPS Personal Financial Centre or phone our Member Contact Centre on 13 25 85. You can access BPAY View<sup>®</sup> by logging into Internet Banking at [www.communitycps.com.au](http://www.communitycps.com.au).

### **Bank@Post**

We also advise and deal in Bank@Post for which an AFS licence is not required.

Available at over 3,000 Post Offices across Australia, Bank@Post allows you to make deposits and withdrawals using your Visa Debit card or Redicard and PIN number. Your card can be linked so that you can withdraw, transfer and or deposit funds over the counter from up to two savings accounts and deposit into one loan account\*.

\*Bank@Post is not available for business accounts or if the account is set up for 2 people to sign.

### **Member Contact Centre (13 25 85)**

If you've got a question, our Member Contact Centre Consultants will have the answer! Talk to us about a loan, insurance or any of our products and services. Our Member Contact Centre can also help you get started with Internet Banking.

Through our Member Contact Centre you can<sup>1</sup>,

- Transfer funds within your Community CPS membership or to another financial institution;
- Obtain an account balance;
- Apply for a credit limit, personal, housing or a car loan;
- Enquire, arrange or alter your insurance;
- Arrange a Community CPS corporate cheque;
- Alter your payroll deductions, periodic payment or loan repayment;
- Card replacements;
- Change your membership details; and
- Order a Statement.

### **Telephone Banking–Account Information Line (13 14 02)**

The 24-hour automated Community CPS Account Information Line lets you do a lot of your banking including BPAY<sup>®</sup> over the phone. When using the Account Information Line you can:

- Transfer funds within your Community CPS membership;
- Transfer funds between Community CPS accounts;
- Pay your bills via BPAY<sup>®</sup>;
- Obtain account balances;
- Gain a list of your last 10 transactions;
- Check your interest earnings; and
- Obtain the locations of our Personal Financial Centres.

Community CPS Telephone Banking is a convenient and secure way to manage your money.

Before you can access Telephone Banking, you will need to obtain a Passcode. To do this, please contact one of our experienced consultants on 13 25 85 or visit your nearest Community CPS Personal Financial Centre.

### **Internet Banking**

If you have access to the Internet, it is easy to do your banking with Community CPS. As well as being a cost effective way to manage your finances, it lets you do your banking, 24 hours a day 7 days a week. Internet Banking allows you to:

- View the balances of your accounts and recent transactions;
- Transfer funds between Community CPS accounts and to external parties;
- Pay a bill by cheque;
- Pay your bills via BPAY<sup>®</sup>;

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<sup>1</sup> Note: To conduct transactions on your account via the Member Contact Centre you will need a Telephone Banking Passcode.

- Receive bills online through BPAY View<sup>®</sup>;
- Conduct Loan Redraw;
- Lodge a loan application;
- Check your interest earnings;
- Set up and maintain periodic payments and SMS Banking TEXTME!;
- Download your current Statements; plus
- Activate your Community CPS Visa Debit and Redicards!

Before you can start using Internet Banking, you will need to obtain a password. To do this, please contact one of our experienced consultants on 13 25 85 or visit your nearest Community CPS Personal Financial Centre.

### **Automatic Payments (Direct Debit or Periodic Payment)**

Pay bills on time and without fuss using our Automatic Payment service. You can arrange to have regular payments, such as household bills, insurance or loan repayments debited from your account by automatic payment. You can set up periodic payments via Internet Banking or have one of our consultants arrange this for you.

Please note, these services are not available on our monEsaver or Christmas Club accounts.

### **Foreign Exchange**

Travelex is the product issuer of Travellers Cheques, Cash Passport, Foreign Currency Drafts, Notes and Telegraphic Transfers. Travelex is the AFS licensee (AFSL No 222444) of Travellers Cheques effective 1/12/03.

You don't have to travel far for Travellers Cheques, a Cash Passport, foreign currency drafts or Telegraphic Transfers. Just call into your nearest Community CPS Personal Financial Centre. Our foreign exchange service is run in conjunction with Travelex, giving you access to the world's largest network of retail foreign exchange bureau and 24-hour phone assistance.

### **Community CPS MasterCard**

Community CPS offers the Community CPS Low Rate and Community CPS MasterCards to members through the agreement it holds with Citibank.

Community CPS MasterCard is accepted at over 900,000 ATMs and 22 million merchant facilities worldwide. It's a great way to access your money when traveling overseas.

# **Community CPS has a plan for your future**

## **Financial Planning**

For most people, their first contact with a financial institution involves opening a savings account or applying for a loan. With some banks and credit unions, this relationship never progresses much beyond the customer being seen as an account number on a monthly Statement.

At Community CPS, we value our members and want to build lasting relationships with them, enabling each and every one to plan for the future with confidence. Our products and services are designed to help you to achieve your goals. One of the ways you can do this is with smart financial planning.

Financial planning isn't about denying yourself pleasures now to invest for tomorrow. It's about managing your money better, setting lifestyle goals and realising them with the assistance of qualified specialists. You don't need large amounts of cash to get started. With regular investment, you'll be surprised how little you need to outlay to make a real difference. Combine that with strategies to meet your needs and make the most of assets you already have, and you'll be well on the way to achieving financial independence and control of your financial future.

Eastwoods Wealth Management Pty Ltd, formally CPS Wealth Management, is our financial planning subsidiary (ABN 17 008 167 002) and holds its own Australian Financial Services Licence Number 237853.

At Eastwoods Wealth Management Pty Ltd, our qualified Financial Planners and Advisers will focus on getting the right strategy for your needs and will tailor an individual plan for you. Our Planners and Advisers are drawn from a variety of professional backgrounds, including the investment industry and banking. They are all Representatives of Eastwoods Wealth Management Pty Ltd. Additionally all planners and advisers must meet the Financial Planning Association professional training requirements and abide by its code of ethics.

## **Accounting and Taxation Services**

We also advise and deal in accounting and taxation for which an AFS licence is not required.

Our professional accountants can assist you to minimise your taxation liability. Areas of specialisation include personal income tax returns, business accounting, income tax and activity statement preparation for individuals, partnerships, trusts, companies and self-managed superannuation funds,

and small business planning and advice. We can also assist you with the establishment and maintenance of companies, the analysis of business proposals and the setting up and on-going management of business bookkeeping systems.

Accounting and Taxation Services provided by Eastwoods Accounting and Taxation Pty Ltd (ABN 32 008 214 033) - Registered Tax Agent.

### **Portfolio Value**

The value of your Relationship Portfolio is determined by adding together the current balances of your Savings Accounts, Loans, Term Deposits, All-In-One Account and the drawn down balance of your Line of Credit separately for each relationship you have with us.

We also include 8 times the value of any *PremierCare*<sup>®</sup> annual insurance premium or loan repayment insurance you have paid through us over the last year.

Please refer to the Community CPS Fees and Charges booklet for full details.

### **Fees and charges**

It's about making smart choices.

Your applicable Fee Allowance depends upon your Relationship Level (as explained above) at the end of the last day of that month. If the value of your Relationship Portfolio increases during the month you automatically move to the highest Relationship Level for which you qualify in the next month.

If you have a change in financial circumstances that would normally see you drop to a lower Relationship Level, this change will be identified and you will be maintained on your current Relationship Level for a period of three months.

It's important you understand how your credit union operates within the financial services industry. Each time a member completes a transaction, Community CPS incurs a charge. To ensure Community CPS remains cost-efficient and delivers the best quality service to its members, we must charge for some transactions. Certain transactions such as EFTPOS, Internet Banking and Telephone Banking are low cost transaction channels you can use to access cash and transfer funds.