



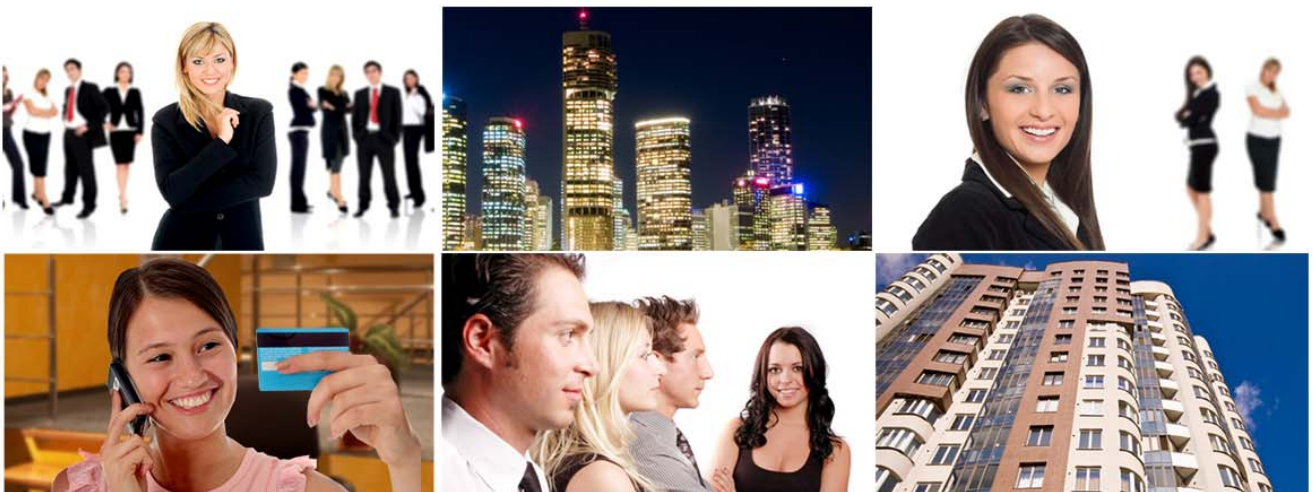
# Financial Services Guide

**StrataCashManagement Pty Ltd**

ABN: 44 124 400 924

Licence No: 24378

August 2008



# Financial Services Guide



**This Financial Services Guide (FSG) is an important document which we are required to give you as an authorised representative of an Australian Financial Services Licensee. This FSG is intended to inform you of certain basic matters relating to our relationship, prior to providing you with a financial service.**

The matters covered by the FSG include:

- Who we are and how we can be contacted
- What services and types of products we are authorised to provide to you
- How we and any other relevant parties are remunerated
- Details of our internal and external dispute resolution procedures and how you can access them.

It is intended that this FSG should assist you in determining whether to use our products and services. If you choose to use any of our products and services you may also receive a further document relating to the services or products which you should read carefully. These documents (collectively called the "Account Documents") will include:

- StrataCashManagement Terms and Conditions
- StrataCashManagement General Fees and Charges
- Account Features
- Other Account Documents from time to time

The StrataCashManagement Account Documents will be provided when we make a recommendation to acquire StrataCashManagement products and services to assist you to make an informed decision about these products. This document contains significant information necessary for you to make an informed decision about that product. StrataCashManagement has authorised the issue of this FSG by one of its authorised representatives.

The StrataCashManagement Account Documents are subject to change and the most current documents are available online at [www.stratacashmanagement.com.au](http://www.stratacashmanagement.com.au)

## Information about StrataCashManagement Pty Ltd and its authorised representative

Any financial services offered will be provided by employees or authorised representatives of StrataCashManagement Pty Ltd (StrataCashManagement).

StrataCashManagement is responsible for the financial services that will be provided to you on its behalf by its own employees. It is also responsible for the services provided by its authorised representatives.

You can contact StrataCashManagement by the following means:

Telephone on 1800 65 63 68  
Facsimile on (07) 5575 7433  
[clientservice@stratamaxservice.com.au](mailto:clientservice@stratamaxservice.com.au)  
[www.stratacashmanagement.com.au](http://www.stratacashmanagement.com.au)

Locked Bag 1  
Gold Coast Mail Centre  
BUNDALL QLD 9726, AUSTRALIA

### **StrataCashManagement financial services and financial products**

StrataCashManagement is authorised to carry on a financial services business to:

- (a) Provide general financial product advice for deposit and payment products limited to basic deposit products, and;
- (b) Deal in a financial product by applying for, acquiring, varying or disposing of a financial product on behalf of another person in respect of deposit and payment products limited to basic deposit products to retail and wholesale clients.

In essence, this allows StrataCashManagement to provide you with its product and services, including bank accounts and term deposits, the details of which are set out more particularly in the StrataCashManagement Account Documents.

### **Providing instructions to StrataCashManagement**

You can give us instructions by telephone, mail, e-mail, fax or via approved computer software programs.

### **Payments to StrataCashManagement for the products and services provided**

StrataCashManagement is an affiliate of Australian and New Zealand Banking Group Limited (ANZ) and receives a commission which is derived from the volume of certain transactions and also on an interest rate agreed between StrataCashManagement and ANZ less interest paid on StrataCashManagement accounts.

In addition, if you use StrataCashManagement you may be required to pay to StrataCashManagement certain fees in accordance with the Account Documents. All fees are listed in the StrataCashManagement Account Documents which are available via our website [www.stratacashmanagement.com.au](http://www.stratacashmanagement.com.au) or telephone on 1800 65 63 68 for a copy.

### **Commercial Benefits received by Body Corporate Managers, Strata Managers or individual Community Title/Strata Title schemes (StrataCashManagement Clients)**

The administration of StrataCashManagement products and services is performed through approved computer software packages which are used by StrataCashManagement Clients.

StrataCashManagement may pay or subsidise, in part or full:

- the licence or other costs of these approved computer programs, and/or;
- the transaction fees of the StrataPay Payment Service, and/or;
- a Facilitation Commission to cover the upfront and ongoing costs of managing bank accounts within StrataCashManagement. If such Facilitation Commission is paid, it will be disclosed separately.

StrataCashManagement Clients should seek independent legal advice as to their fiduciary responsibility in regards to disclosure under the respective State Act that governs their participation with the Community Title or Strata Title industry.

## Remuneration or other benefits received by StrataCashManagement staff

StrataCashManagement employees and directors may be entitled to receive additional monetary or non-monetary benefits. Monetary benefits or rewards may include an annual bonus, the level of which will depend on the overall performance of the StrataCashManagement business. Non-monetary rewards may include gift vouchers or film tickets as an example. These commissions are to be paid by StrataCashManagement.

## Associations and relationships with other financial product issuers

StrataCashManagement has a number of associations and contractual relationships with other financial product providers including Australian and New Zealand Banking Group Limited and StrataPay Pty Limited.

The StrataCashManagement authorised representative providing you with this FSG has no direct associations or contractual relationships with any other financial product providers.

## Personal Information

The privacy of your personal information is important to us. Any personal information collected by either StrataCashManagement or its authorised representatives will be handled in accordance with the StrataCashManagement Privacy Policy. This Privacy Policy details how StrataCashManagement comply with the requirements of the Privacy Act in the handling of your personal information. A copy of that policy can be obtained by visiting the StrataCashManagement website at [www.stratacashmanagement.com.au](http://www.stratacashmanagement.com.au).

## Complaints Handling

StrataCashManagement has internal dispute resolution procedures which are designed to be able to completely resolve any issues raised by you. If you have a complaint, you should contact StrataCashManagement at the number quoted on the front of this document.

If, despite our best efforts, you believe your complaint has not been satisfactorily dealt with, you may wish to contact an alternative dispute resolution scheme.

StrataCashManagement is a member of the Financial Ombudsman Service (membership number 10106) which is an impartial, independent and free alternative dispute resolution scheme for resolving disputes. Before the Ombudsman can investigate the matter, you must have first given us the opportunity to review it.

You can contact the Ombudsman by:

Telephone on 1300 780 808  
Facsimile on (03) 9613 6399  
[www.fos.org.au](http://www.fos.org.au)

Financial Ombudsman Service  
GPO Box 3  
MELBOURNE VIC 3001