

FINANCIAL SERVICES GUIDE (FSG): has information to help you decide whether to use products/services. It has general information, including remuneration paid to us and our staff. We are not required to provide a Statement of Advice for basic deposit products (BDP) and non-cash payment facilities (NCPF). If you obtain a BDP or NCPF you receive a Product Fact Sheet (PFS) which sets out product details.	
Providing entity	Northern Inland Credit Union Ltd ABN 36 087 650 422 AFSL 235022 Australian credit licence 235022 Web: www.nicu.com.au Fax: 6761 2332 Tel: 02 6763 5111 Email: info@nicu.com.au Calling from overseas: +612 6763 5111 Lost/stolen cards: 02 6763 5111 Head office: 481 Peel Street Tamworth 2340 • Mail: PO Box 652 Tamworth 2340 • Branch hours: see www.nicu.com.au for current hours. Branches: • 481 Peel Street Tamworth • 73 Maitland Street, Narrabri 2390 • 252 Conadilly Street, Gunnedah 2380
What/who	Associated entity: with whom we conduct business to provide Members with a product/service. We/our/us/NICU: Northern Inland Credit Union Limited. You/your: Member or potential Member.
Member share	You must be an Australian resident to be a Member. Share cost: \$10 18 years & over; under 18 years: 20% x 1 share, balance payable at age 18. Shares are at call and if paid up, are redeemed if Membership is closed/cancelled. Non-incorporated associations are not issued a share. We can refuse Membership, accounts or related services.
ID	We verify your identity when you open an account or become a signatory by collecting your full name, date of birth and residential address, and checking this information is correct by asking you to provide certain documents. This is required under the Financial Transactions Reports Act and Anti Money Laundering and Counter-Terrorism Financing (AML/CTF) Act to prevent misuse of the financial system.
Kinds of financial products we offer	We are licensed to provide financial product advice and to deal in BDP, NCPF, general insurance. Accounts: operating, savings, offset, business, cash management, investment. Term deposits: 3, 6, 9, 12 or 24 month terms for amounts from \$5,000, with interest paid monthly or annually/on maturity. Terms may vary from time to time. Term deposits for younger Members (eligibility criteria applies) available for amounts from \$1,000. Non-cash payment facilities: include redicard, Visa Debit and Credit, phone, online and mobile banking. Some facilities attach to credit facilities. We refer Members for Allianz general Insurance: building and/or contents, motor vehicle, caravan, trailer, landlord, travel, and CTP QBE general insurance. Convera: telegraphic transfers, drafts, foreign cheque conversion. Mastercard Prepaid: multi-currency debit cards.
Product issuer and agencies	We are the issuer for NICU accounts, term deposits, and non cash payment facilities which attach to your NICU accounts. Under our licence/agency agreements we act as agent/intermediary for Convera, Mastercard prepaid and QBE, and as a referrer to Allianz, Encircle and Smartpay: Allianz Australian Insurance Limited ABN 15 000 122 850 AFSL 234708 (Allianz). AWP Assistance Australia Pty Ltd t/as Allianz Global Assistance ABN 5209 7227 177 AFSL 245631 as agent for Allianz, issues and manages travel insurance. Convera Australia Holdings Pty Ltd ACN 654352244. Northern Inland Investment Services Pty Ltd trading as Encircle Financial Services ABN 83 117 341 134 is a corporate authorised representative of Consultum Financial Advisers Pty Ltd ABN 65 006 373 995 AFSL 230323. Mastercard Prepaid Management Services Australia Pty Ltd ABN 47 145 452 044. QBE Insurance (Australia) Limited ABN 78 003 191 035 AFSL 239545. Smartpay Australia Pty Ltd ABN 20 139 490 350.
Remuneration, commissions, Fees	Fees payable by you: transaction and other service fees may be payable and are disclosed in the PFS. Our staff: are paid by salary/wage. They may receive a gift. No other payments are given that would influence the advice provided on products/ services. Allianz: pays commissions as a percentage of gross cost of premium for each insurance product (net of GST and government charges): Home & Contents 14%, Landlords 14%, Comprehensive motor 5%, Caravan & trailer 5%. BPAY@: pays a commission of Debit and Credit card transaction: \$0.285. Convera: pays us 20% commission of the revenue resulting from provision of its services (excluding foreign currency repurchases). During promotions an employee who achieves particular sales may receive a gift and/or enter a draw to win a prize up to \$4,000. Encircle: during promotions an employee who makes a referral may receive a gift card/voucher up to \$50. Mastercard Prepaid: pays us the greater of 1.1% of in-store load or \$15, 1% of the \$AUS value of all BPAY reloads, and 5-30% of foreign exchange revenue earned by Access on the load/reload of a card being the difference of the exchange rate accepted by cardholder and the cost rate. During promotions an employee may win a prize to the value of \$1,000. QBE: pays a commission of 7% for standard risk CTP policies. Smartpay may pay us up to \$125 for referring a corporate Member, at the time the Member executes an agreement with Smartpay, for a mobile merchant EFTPOS unit. VISA: pays a commission of 0.96% of the value of a credit purchase transaction. All commissions are paid to us when you take out/use the product/service. During promotions an employee who achieves particular sales may receive a gift up to \$50.
Privacy	In order to provide certain products and services, we may have to disclose your details to third party service providers. See our privacy policy on our website: www.nicu.com.au/privacy
Disputes	Third party service providers may have their own disputes resolution process to which we may refer you. For disputes, please see the PFS for your NICU account, or www.nicu.com.au/contact us/making a complaint
	Effective 3 November 2022 . Information is up to date at time of issue. We publish minor changes on our website.