

Financial Services Guide (FSG)

This FSG includes information about:

- Services and products provided by Bank of Baroda, Sydney Branch which it is authorized to provide under its Australian Financial Service License as well as other services and products which Bank of Baroda, Sydney Branch offers.
- Remuneration and other benefits received by Bank of Baroda, Sydney Branch in respect of financial services which Bank of Baroda, Sydney Branch renders.
- Complaint Process in respect of Complaint which you may have in respect of the financial services or products provided by Bank of Baroda, Sydney Branch.

When Bank of Baroda, Sydney Branch provides a financial product general advice or issue or deals with you in a financial product, this FSG will be provided to you. This is also available on the website of Bank of Baroda, Sydney Branch.

This FSG is prepared to assist you in understanding the financial services and products which Bank of Baroda, Sydney Branch provides when you consider using such services or products.

In addition, you will also receive Product Disclosure Statement (PDS). Please refer to the Product Disclosure Statement.

Only general advice will be given in respect to Basic Deposit Product, no advice in respect of foreign exchange.

Our contact details

By mail:	Suites 701-702 Level 7, 265 Castlereagh Street, Sydney NSW 2000
Telephone:	(+61 2) 9087 7400
Facsimile:	(+61 2) 9087 7450
Email:	<u>sydney@bankofbaroda.com</u>

You may contact Bank of Baroda, Sydney Branch by using **Our Contact Details**. Please note that specific products and services may have their own rules.

Products and Services which Bank of Baroda, Sydney Branch is licensed to provide:

Basic Deposit Products.

Foreign Exchange Contracts.

In addition to the products and services under its Financial Services License, Bank of Baroda Sydney Branch is also authorized to provide the following, amongst others:

- Business Lending and Services.
- Investment Lending.

- International Telegraphic Transfers.
- Bank Drafts and Bank Cheques.

Fees and Charges

Bank of Baroda, Sydney Branch may charge you fees for services and products it provides to you. The fees and charges will be set out in the Product Disclosure Statement or in the Fees and Charges published on the website. You may also obtain a copy of the Fees and Charges.

Remuneration to the Staff

The staff is remunerated only by salary and superannuation payments. No commission or bonuses are payable.

Benefits to third parties

No commission, fees or other benefits are payable to third parties for referral of customers.

Complaint Process

For information about resolving problems or disputes, contact Bank of Baroda, Sydney Branch on +61 290877400, or visit Bank of Baroda, Sydney Branch.

Bank of Baroda, Sydney Branch will make available on request, the information about the procedures for lodging a complaint. For more details about our internal dispute resolution procedures, please ask for our complaints resolution brochure.

If you subsequently feel that the issue has not been resolved to your satisfaction, you may contact our external dispute resolution scheme. External dispute resolution is a free service established to provide you with an independent mechanism to resolve specific complaints. Our external dispute resolution provider is the Financial Ombudsman Service and can be contacted at:

Telephone: +61 396137366

Email address: Administration: info@fos.org.au
Legal Documents and Statutory Notices: ncrowhurst@fos.org.au

Website: www.fos.org.au

Postal address: GPO Box 3
Melbourne VIC 3001