

The Mac Financial Services Guide

Effective 11th June 2026

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Australian Financial Services Licence (AFSL): 239933



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What is the purpose of this Financial Services Guide?

We have designed this Financial Services Guide (FSG) to assist you in deciding whether to use any of the financial services we offer. This FSG must provide you with information about:

- our name and contact details;
- the financial services we are authorised to provide;
- any remuneration that we, or any other relevant person, may be paid in relation to the financial services we offer **;
- how we deal with complaints against us.

However, this FSG does not provide information about remuneration in relation to basic deposit products and related non-cash payment facilities.

What other documents might I receive?

When we provide you with a financial service, we may also have to provide you with a Product Disclosure Statement.

Product Disclosure Statement

A Product Disclosure Statement (PDS) is a document that provides you with information about a financial product and the entity that issues the financial product (the Issuer).

We must provide you with a PDS about a financial product for which a PDS is available when:

- we recommend that you acquire the financial product; or
- we issue, offer to issue, or arrange the issue of, the financial product to you.

The PDS must contain information about the financial product so that you can make an informed decision whether or not to acquire it. A PDS about a financial product must include, amongst other things:

- the Issuer's name and contact details;
- the significant features of the financial product and its terms and conditions,
- any significant benefits and risks associated with holding the financial product;
- the fees and costs associated with holding the financial product;
- dispute resolution procedures, and how you can access them.

What financial services can we provide?

Our Australian Financial Services Licence authorises us to deal in and provide advice about the following financial products:

- deposit products – such as our transaction, savings and term deposit accounts;
- non-cash payment facilities – such as Visa card, Online Banking, and Cash Passport;
- general insurance.

In addition to the financial services we provide under our Australian Financial Services Licence, we also deal in and advise on consumer and commercial lending products.

On whose behalf do we provide financial services?

We generally provide financial services on our own behalf. However, when we arrange third-party financial products, we may do so on behalf of the product issuers; for example, we may arrange general insurance products on behalf of the insurer. Details of who the relevant product issuer is will be included in the Product Disclosure Statement for that financial product.

What remuneration or other benefits do we receive for providing financial services?

We do not receive fees or commissions for financial product advice we give.

We may receive commissions from a third-party product issuer when we arrange their product, as set out below:

- Cash Passport – 1% of the currency amount loaded.

What remuneration or other benefits do our employees receive for providing financial services?

Our staff are remunerated principally by salary and do not receive any direct benefits for providing you with financial services.

What should you do if you have a complaint?

We conduct a dispute resolution system to deal with any complaints you may have about any of our banking products or services, or about any financial service we provide. Our dispute resolution policy requires us to deal with any complaint efficiently, speedily and sympathetically.

Contact us

If you want to make a complaint, please speak to our staff:

- at any branch;
- by calling 1300 622 278,

and tell them that you want to make a complaint. Our staff have a duty to deal with your complaint under our dispute resolution policy. Our staff must also advise you about our complaint handling process and the timetable for handling your complaint.

We have an easy to read guide to our dispute resolution system available to you on request.

External dispute resolution

If you are not satisfied with the way in which we have tried to resolve your complaint you may refer the complaint to our external dispute resolution scheme, the Australian Financial Complaints Authority (AFCA). Please raise any concerns with us before going to AFCA as AFCA will usually encourage you to do so before they will assist with your complaint.

AFCA can be contacted at:

Phone: 1800 931 678
Email: info@afca.org.au
Mail: Australian Financial Complaints Authority
GPO Box 3,
Melbourne VIC 3001
Website: www.afca.org.au

Compensation Arrangements

As an Australian Prudential Regulation Authority regulated entity, we are exempt from the compensation requirements under the Corporations Act 2001. However, we do hold professional indemnity insurance.