

Financial Services Guide



Finance
with a
mission

Our Financial Services Guide

This Financial Services Guide (FSG) is an important document that provides you with information about The Lutheran Laypeople's League of Australia Incorporated (short form reference in this document is to 'LLL', 'we', 'us' and 'our'). This FSG will help you decide whether to use the financial service that we offer.

This FSG contains information about:

- The financial service we are authorised to provide under our Australian Financial Services Licence (AFSL) No. 329339.
- That we are not remunerated for the financial service we offer.
- Our procedures for dealing with disputes and how you can access them.
- How to contact us.

Product Disclosure Statement

A separate Product Disclosure Statement (PDS) will provide you with information about the LLL@Home facility and the LLL, who is the issuer, and it will be provided to you before you access the LLL@Home facility. We recommend that you read the PDS in order to assist you to make an informed decision about whether to use LLL@Home.

Our service and product

Our AFSL authorises us to deal in a single financial product limited to our **non-cash payment facility**, to retail clients. Our non-cash payment facility is the **LLL@Home Internet Access Service (LLL@Home)** offered via our website at www.lll.org.au

Through the LLL@Home facility, you will be able to:

- Check your account balances
- View transaction details
- Transfer funds between LLL accounts
- Transfer funds to external financial institutions
- Transfer funds utilising BPAY®
- Request cheques

- View interest earned on accounts
- Print statements
- Future payment requests
- Transfer funds into your LLL account from your external bank account
- Change your address and other contact details
- Request additional security options

Our dealing authorisation means that we are able to issue the LLL@Home facility to you, vary it and arrange for you to apply for, acquire, vary your arrangements, or close your access to the LLL@Home facility.

This product is offered separate to and as an additional service, to any deposit account(s) you may hold with LLL. LLL holds deposit accounts as part of its operation of the LLL's Charitable Investment Scheme and further details about this are set out in the 'Depositor Notice' in this FSG.

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www.lll.org.au

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Depositor Notice

Investments in the LLL are designed for investors who wish to support the charitable purposes of the LLL and for whom the consideration of profit is not of primary relevance. The LLL is not prudentially supervised by the Australian Prudential Regulation Authority and advises that contributions to the LLL do not obtain the benefit of the depositor protection provisions of the Banking Act 1959. The LLL is a charitable investment scheme and pursuant to the Australian Securities and Investment Commission (ASIC) Class Order 02/184 is not subject to the normal disclosure or trust deed provisions of the *Corporations Act 2001*. Accordingly, the LLL has not been examined or approved by ASIC.

The information contained in this document is not intended to constitute financial product advice for the purposes of the Corporations Act 2001. If such considerations are a concern, investors should enquire or seek advice from an appropriately authorised person before investing. It contains general information and has been prepared without having regard to any person's particular circumstances, financial situation, needs or objectives. Because of this, you should, before acting on the information, consider its appropriateness, having regard to these factors.

Who do we act for?

The LLL is the issuer of the LLL@Home facility and the LLL acts on its own behalf at all times when providing the financial service referred to in this FSG.

The LLL relies upon and contracts with third parties to deliver a number of its services and advises that those parties hold relevant licences and registrations as required under legislation and relevant statutory authorities within Australia.

The LLL utilises authorised deposit-taking institutions to provide payments through the Australian Payment System and in addition the LLL is a Payer Institution Member of the BPAY® Payer Scheme. These arrangements enable the LLL to transfer funds and offer BPAY® payments via LLL@Home.

How we may contact you

We may contact you and provide information to you in relation to our services and products either personally, by telephone, to the postal address or email address you nominate. We may also issue notices on the LLL or LLL@Home website.

The LLL does not send any unsolicited emails in relation to LLL@Home. You should never provide any financial or login/access code details in response to an unsolicited email request.

Remuneration

The LLL does not charge a fee or receive any other remuneration for providing the LLL@Home facility and does not provide any remuneration to others in relation to the facility. LLL may receive some minor interchange fees from BPAY® which will be used to offset the cost of this service.

Referrals

LLL does not pay commissions or provide other benefits to external parties who refer depositors to LLL.

Giving financial product advice

LLL is not authorised to give any personal or general financial product advice to you in relation to the LLL@Home facility.

Professional indemnity insurance

The LLL holds professional indemnity insurance and the insurance held satisfies the requirements of section 918B of the Corporations Act. The insurance will cover claims in relation to the conduct of representatives/ employees who no longer work for the LLL (but who did at the time of the relevant conduct).

Complaints and dispute resolution

If for any reason you have cause to register a complaint with us you can do so by contacting the LLL on 1800 556 457 or writing to us at PO Box 45, North Adelaide, SA 5006.

Our staff will, wherever possible, take immediate steps to resolve your issue. For more complex matters we may request that you make a written submission and we will give you an expectation of when the matter should be resolved and advise you accordingly.

A dispute arises if you make a complaint to us about our product and you are not satisfied with the response you receive. You can request a review of a dispute by contacting us via email or by post.

If you are not satisfied with the outcome of LLL's Internal Dispute Resolution Process (as detailed in the previous paragraphs) and wish to progress your complaint further, you may contact the Credit Ombudsman Service Limited (COSL):

Mail: The Ombudsman, COSL,
PO Box A252, Sydney South NSW 1235
Phone: 1800 138 422
www.cosl.com.au

How to contact us and provide us with instructions

You can contact the LLL on 1800 556 457 or by emailing us at Ill@Ill.org.au. Alternatively, you may write to us at Reply Paid 45, North Adelaide SA 5006. The LLL@Home facility is available via www.Ill.org.au