



WEALTH MANAGER BANKING PACKAGE

Terms and conditions

Current as at 1 September 2015

1. Acceptance of terms and conditions

By requesting to open a Wealth Manager Banking Package, you accept these terms and conditions.

2. Opening a Wealth Manager Banking Package

In order to open a Wealth Manager Banking Package, you must:

- have a personal membership with SERVICE ONE Mutual Limited
- must be an adult shareholder of SERVICE ONE Mutual Limited
- request SERVICE ONE Alliance Bank to open a Wealth Manager Banking Package, and
- have a balance of \$25,000 or more in your SERVICE ONE Alliance Bank deposit accounts at the time you sign the Application.

3. Eligibility for the Wealth Manager Banking Package

In order to be eligible for Wealth Manager Banking Package benefits you must:

- pay the annual fee as detailed in SERVICE ONE Alliance Bank's Schedule of Fees and Charges
- hold a Day-to-Day Savings Account with SERVICE ONE Alliance Bank from which the annual fee is paid
- maintain a balance of \$25,000 or more in your deposit accounts with SERVICE ONE Alliance Bank
- not being a party to another Banking Package with SERVICE ONE Alliance Bank, and
- not be in breach of any of the terms and conditions applicable to any products or services held with SERVICE ONE Alliance Bank.

4. Wealth Manager Banking Package benefits

Details of the Wealth Manager Banking Package benefits are detailed in the Benefits Schedule on page 5.

Terms and conditions, fees and charges apply to the Wealth Manager Banking Package and Eligible Products. Full details of all product terms and conditions available online at serviceone.com.au or from any SERVICE ONE Alliance Bank Branch. They may be varied, or new terms and conditions introduced in the future.

Unless SERVICE ONE Alliance Bank advises you otherwise, the Wealth Manager Banking Package cannot be taken in conjunction with, or in addition to other special offers, negotiated rates or discounts offered by SERVICE ONE Alliance Bank or its partners. This includes (but is not limited to):

- everyday banking
- negotiated interest rates on deposit and/or investment accounts
- base insurance premiums already discounted including multi-policy
- foreign exchange services, and/or
- loans with discounted or negotiated rates.

5. Cancellation of Wealth Manager Banking Package

SERVICE ONE Alliance Bank may cancel your Wealth Manager Banking Package immediately if:

- you fail to pay the Wealth Manager Banking Package annual fee
- you cease to be a Member of SERVICE ONE Mutual Limited

- at any stage, you fail to maintain a balance of at least \$25,000 across deposit accounts with SERVICE ONE Alliance Bank, or
- you breach the terms of any loan contract or product or service you have with SERVICE ONE Alliance Bank.

You may cancel your Wealth Manager Banking Package at any time by instructing SERVICE ONE Alliance Bank in writing (a specific form is available upon request). Your Wealth Manager Banking Package will be cancelled upon receipt of this written advice and all benefits will cease.

If SERVICE ONE Alliance Bank materially reduces the overall Wealth Manager Banking Package benefits as per Clause 6, you may request to cancel your Wealth Manager Banking package and SERVICE ONE Alliance Bank will provide you with a pro-rata refund of your annual Wealth Manager Banking Package fee. SERVICE ONE Alliance Bank will not otherwise refund this annual fee if your Wealth Manager Banking Package is cancelled or a Wealth Manager Banking Package benefit is removed or changed.

6. Changes to terms and conditions

SERVICE ONE Alliance Bank may change or vary Wealth Manager Banking Package terms and conditions, including (but not limited to):

- the annual fee
- the benefits associated with the Wealth Manager Banking Package, and/or
- the eligibility requirements.

SERVICE ONE Alliance Bank will notify you of these changes if:

- a new fee or charge is introduced – you will receive written notification sent to your last known address advising you of the change at least 20 days before the changes take effect, and
- any other change is made – you will receive either written notification sent to your last known address advising you of the change or advertisement in local newspapers or media (or both) no later than the day on which it takes effect.

7. Fees and charges

An annual fee will be charged to access Wealth Manager Banking Package benefits. This fee is set out in SERVICE ONE Alliance Bank's Schedule of Fees and Charges. This fee will be charged on each anniversary date of the initial Wealth Manager Banking Package fee charge date.

This annual fee will be debited from an agreed transaction account as part of your SERVICE ONE Mutual Limited membership. If you close this account, SERVICE ONE Alliance Bank reserves the right to charge this annual fee from another account within your membership. If you close all accounts this fee can be charged from, SERVICE ONE will cancel your Wealth Manager Banking Package in accordance with clause 5.

8. Code of Practice

SERVICE ONE Alliance Bank adopts the Code of Banking Practice – a set of good practices for the banking industry.

Further information about these practices as well as our dispute resolution process can be found in SERVICE ONE's Financial Services Guide available at any Branch or online at serviceone.com.au.

9. Third party providers

SERVICE ONE has arrangements with several third party providers in order to make certain products and services available to Members, including products and services that form part of Wealth Manager Banking Package benefits. For specific details about these arrangements, including any commissions that are paid or earned by SERVICE ONE, refer to the Financial Services Guide available at any Branch or online at serviceone.com.au.

SERVICE ONE is not responsible for, and does not endorse, warrant or guarantee, the quality, accuracy or reliability of the products and services issued by these third party providers.

10. Definitions

Term	Meaning
Bendigo Bank	Bendigo and Adelaide Bank Limited ACN 068 049 178 AFSL/Australian Credit Licence 237879.
Benefits Schedule	The schedule that details the benefits available under the Wealth Manager Banking Plan.
Eligible Product	Any SERVICE ONE Alliance Bank product to which the Wealth Manager Banking Package applies.
MemberCare Insurance	Any travel, motor vehicle, home and contents or strata title insurance offered by QBE Insurance (Australia) Limited (ABN 78 003 191 035 AFS Licence 239545) purchased by You through SERVICE ONE Alliance Bank.
SERVICE ONE	SERVICE ONE Mutual Limited, ACN 095 848 598, an agent of Bendigo Bank in the distribution of SERVICE ONE Alliance Bank branded products and services.
SERVICE ONE Alliance Bank	A brand applied to banking products and services SERVICE ONE provides as an agent of Bendigo Bank. A trade mark of Bendigo Bank.
You, your	Any holder of the Wealth Manager Banking Package.

Terms in these terms and conditions have the same meaning as contained in either SERVICE ONE's Financial Services Guide or SERVICE ONE Alliance Bank's Schedule of Fees and Charges.

Schedule of benefits – Wealth Manager Banking Package

Everyday banking discounts

By holding a Wealth Manager Banking Package, You will receive a certain Fee Allowance per month that you can use to offset everyday withdrawal fees. You should refer to SERVICE ONE Alliance Bank's Schedule of Fees and Charges for details or the website at serviceone.com.au.

Other discounts and benefits

Item	Benefit/s
Personal loan	0.10% off the published personal loan standard variable rate for loans of \$10,000 or more. If you have a negotiated rate, no further interest rate concession will be applied.
Term deposits	0.25% bonus interest on published term deposit rates for new or when existing investments mature (and are rolled over for a further term). If you have a negotiated rate, no bonus interest will be applied.
Money Management	0.25% bonus interest on published interest rates for the Money Management Account product.
Insurance	10% off the base premiums of MemberCare insurance products, including home and contents, and motor vehicle. If you are eligible for other discounts (i.e. multi-policy), you will receive the highest of the discounts applicable and the discounts are not cumulative.
Financial planning	SERVICE ONE will, at your request, arrange one complimentary, obligation-free appointment with a Bridges* financial planner to review your financial needs (over the term you remain on the Wealth Manager Banking Package).
Banking Manager	Holding a Wealth Manager Banking Package means you will have a dedicated Banking Manager who can be your first point-of-contact for your banking needs.

Please note:

- these benefits are only available for as long as you remain on the Wealth Manager Banking Package, and
- upon the cancellation of the Wealth Manager Banking Package, your banking will be reviewed and interest rates adjusted accordingly and fees reinstated/adjusted where relevant.

* Bridges Financial Services Pty Ltd (Bridges). ABN 60 003 474 977. ASX Participant. AFSL No 240 837. Part of the IOOF group. In referring Members to Bridges, SERVICE ONE does not accept liability or responsibility for any act or omission of advice provided by Bridges or its Authorised Representatives.

For further information on arrangements SERVICE ONE has in place with third parties to provide particular products and services, refer to the Financial Services Guide, available at any Branch or online at serviceone.com.au.



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VISIT US

BRANCHES

Branches located throughout the ACT and surrounding NSW. Visit serviceone.com.au/locate or phone 1300 361 761 for details.

Registered Office:
Service One Mutual Limited
75 Denison Street
DEAKIN ACT 2600

WMBPTC2.0-0915

Wealth Manager Banking Package terms and conditions are current as at 1 September 2015.

SERVICE ONE Mutual Limited ACN 095 848 598 (SERVICE ONE) is an agent of Bendigo and Adelaide Bank Limited (Bendigo Bank) ACN 068 049 178 AFSL/Australian Credit Licence 237879 in the distribution of SERVICE ONE Alliance Bank branded products and services. SERVICE ONE also has arrangements with other third parties as detailed in the Financial Services Guide.

SERVICE ONE Alliance Bank branded deposits and loans are deposits and loans of Bendigo Bank.

SERVICE ONE Alliance Bank is a trade mark of Bendigo Bank.