

## FINANCIAL SERVICES GUIDE

This document is the Financial Services Guide (**FSG**) of Mega International Commercial Bank Co., Ltd ABN 27 079 372 688 (the Bank). It is dated 10th July 2025.

The Bank holds an Australian Financial Services Licence (**AFSL**) number 247346.

You should read this FSG to help you to decide whether our products and services are right for you. It provides information about:

- the financial services and products we offer;
- details about any commission or other benefits that we or our staff may be paid for providing you with our financial products and services; and
- what to do if you have a complaint.

This FSG replaces any previous FSG we have previously issued.

If you need to contact the Bank at any time, please use the following contact details.

Sydney Branch	Brisbane Branch	Melbourne Branch
Level 8, 10 Spring Street Sydney NSW 2000 Australia TEL: + 61 2 9230 1300 FAX: + 61 2 9233 5859	Suite 1-3, 3 Zamia Street Sunnybank QLD 4109 Australia TEL: + 61 7 3219 5300 FAX: + 61 7 3219 5200	Level 20, 459 Collins Street Melbourne VIC 3000 Australia TEL: + 61 3 8610 8500 FAX: + 61 3 9620 0600

### Our Financial Services

The Bank is licensed to provide you with the following financial services:

- general financial product advice and deal in deposit products and payment facilities; and
- deal in foreign exchange transactions.

The Bank is responsible for all products and services it makes available to you and does not act on behalf of any other financial services licensee.

When using our financial services, in addition to this document, you will receive:

- the Mega ICBC Terms and Conditions for Term Deposits, Cheque Accounts, Statement Accounts and Payment Products (**Deposit Terms and Conditions**); and
- the Mega ICBC Foreign Exchange Product Disclosure Statement (**PDS**).

You should read and ensure that you understand these documents.

You can provide us with instructions by contacting us using the contact details set out in this FSG. Usually, the Bank will require you to provide instructions to us in writing (i.e. by email, letter or fax), however, you should also be aware that some products may have special rules about how you can provide instructions to us. These details are set out in the Deposit Terms and Conditions or FX PDS (as appropriate) and you should refer to these documents for more details.

## **Payments that the Bank receives**

### Fees

The Bank may charge you fees for some services that we provide to you. You can find out details of these fees in the Deposit Terms and Conditions or FX PDS (as appropriate).

### Payments to our staff

All of our staff receive a fixed salary.

From time to time, staff members may also receive a bonus or other benefit in addition to their fixed salary. Monetary bonuses and benefits may include an annual bonus. Non-monetary benefits or rewards include training, entertainment expenses, sponsorship, gifts and similar benefits.

All monetary and non-monetary bonuses and benefits provided to our staff depend on a variety of factors. It is not possible to determine at any given time whether a staff member will receive a bonus or benefit nor can we provide details of the amount of such benefits and rewards.

## **Compensation Arrangements**

As a branch of Mega International Commercial Bank Co., Ltd in Australia, the Bank is regulated in Australia as a Foreign Authorised Deposit-Taking Institution (**Foreign ADI**).

This means that any deposit account that you open with the Bank will not be protected by the Financial Claims Scheme (**FCS**), as FCS is an Australian Government initiative which excludes deposit accounts held with branches of foreign banks.

More information about the FCS is available on the APRA website ([www.apra.gov.au](http://www.apra.gov.au)) or by calling APRA on 1300 55 88 49.

[IF APPLICABLE however we do have our own compensation and insurance arrangements in place.]

## **Privacy**

Our Privacy Policy contains information about how the Bank will collect, use and disclose the 'personal information' that we hold about you.

A copy of the Bank's Privacy Policy is available on our website (<https://www.megabank.com.tw/abroad/australia/en-us/australia>) you can also ask us for a copy at any time.

## **Dispute Resolution**

If you have a complaint about the Bank's products or services, we can resolve issues as follows:

### **Step 1 – Contact branch**

If you are not happy with any aspect of our service or products and wish to make a complaint, please contact the Bank, using the contact details set out in this FSG.

We will acknowledge your complaint within 24 hours (or one business day) of receiving it, or as soon as practicable.

If your complaint cannot be immediately resolved, our Complaints Manager will appoint a person to work with you to resolve your complaint. That person will contact you within two business days.

The person handling your complaint will investigate the complaint, and in some cases, they may ask you to provide additional information.

The Bank will try to resolve your complaint within 10 calendar days, however, this may not always be possible, and if not, the Bank will always try to resolve your complaint within 30 days.

We will respond to a credit-related complaint no later than 21 calendar days after receiving the complaint.

If the Bank cannot provide you with our response to your complaint within 30 days, we will write to you to tell you the reasons for the delay and give you information about your rights.

**Step 2- Australian Financial Complaints Authority**

If we are unable to resolve your complaint to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA is an independent dispute resolution service that provides a free resolution service to all consumers.

You can contact AFCA on:

Website: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Telephone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

The Bank will provide any assistance that AFCA requires to enable them to investigate your complaint.