

# FINANCIAL SERVICES GUIDE

KEB Hana Bank, trading as KEB Hana Bank Sydney Branch

ABN 96 164 085 563 AFSL 450526

## IMPORTANT NOTICE

This Financial Service Guide and other disclosure documents described in this Financial Services Guide that we may give you, are important documents. These documents are all written in English. You need to ensure that you read and understand these documents before you make an investment decision. If you are unable to read English, you should get help from an independent translator to interpret this documentation.

### Korean

이 문서를 포함한 다른 공시문서는 고객님의께서 꼭 읽으셔야 할 중요한 문서입니다. 한글 번역이 필요하시면 개인적으로 통번역을 받으셔야 합니다.

#### 1. Contents of this guide

This FSG is intended to assist you in deciding whether to use any of the services offered by KEB Hana Bank, trading as KEB Hana Bank Sydney Branch (ABN 96 164 085 563) (**KEB Hana Bank, we, us or our**). It includes details about the following:

- who we are and our contact details;
- the financial services we are able to provide to you under our licence;
- information about remuneration that may be paid to us and other relevant persons in relation to the services offered; and
- details about how you can access our dispute resolution procedures should you have a complaint.

#### 2. Other documents you may receive from us

You may also, from time to time, receive from us a Product Disclosure Statement (**PDS**) and/or a Statement of Advice (**SOA**).

Where appropriate we will give you a PDS if we issue you with a product, offer to issue a product to you, or we are recommending that you acquire a particular financial product. The PDS will contain general information about the product, including details of any significant risk associated with holding the products, and any amounts that you must pay, as well as information about remuneration that we may receive in relation to the product. It is designed to assist you in deciding whether to acquire the financial product. In certain circumstances, we are not required to provide a PDS.

Generally if we are giving you personal advice we must give you a SOA. Personal advice is advice that takes into consideration your personal objectives, financial situation and needs. The SOA will detail the specifics of our advice, the basis for that advice, as well as information about certain remuneration that we may receive in connection with giving you the advice. In certain circumstances, we are not required to provide an SOA.

If we provide you with further advice, you may request a copy of the record of further advice, if the record of advice has not already been provided to you. The request must be made within seven years of the provision of such advice by contacting us.

### 3. **About KEB Hana Bank Sydney Branch**

KEB Hana Bank Sydney Branch is part of KEB Hana Bank (a commercial bank with its Head Office located in Seoul, South Korea).

Our business includes the provision of finance, particularly international trade finance to clients who export from, and import into Australia and associated treasury operations, such as dealing in foreign exchange contracts.

KEB Hana Bank holds an Australian Financial Services Licence (AFSL) number 450526.

Our contact details are set out on the last page of this FSG.

### 4. **Our financial services**

Our Australian financial services licence (AFSL No. 450526) authorises us to provide financial product advice on, and deal in, the following financial products:

#### **Banking**

- Deposit products

#### **International**

- Foreign currency accounts
- Foreign exchange contracts

#### **Investments**

- Derivatives and treasury products
- Securities

As well as products and services provided under its AFSL, KEB Hana Bank is also authorised to provide the following:

#### **Consumer lending**

- Home loans
- Vehicle loans
- Personal loans
- Personal overdrafts

#### **Business lending and Services**

- Business loans
- Business overdrafts
- Trade and receivable financing
- Guarantees
- International trade transactions, including letters of credit and bills of exchange

#### **Bank cheques**

#### **Domestic and international telegraphic transfers**

KEB Hana Bank generally acts on its own behalf when it provides the types of financial services described in this FSG.

**Notice to Depositor:** Provisions of the Banking Act 1959 for the protection of depositor generally do not apply to foreign ADIs, including KEB Hana Bank. For Example, depositors with foreign ADIs do not receive the benefit of the following protections:

- ✚ Deposits are not covered by the financial claims scheme and are not guaranteed by the Australian Government.

- ✚ Deposits do not receive priority ahead of amounts owed to other creditors.

This means that if a foreign ADI were unable to meet its obligations or otherwise is in financial difficulties and ceases to make payments, its depositors in Australia would not receive priority for repayment of their deposits from the foreign ADI's assets in Australia.

- ✚ A foreign ADI is not required to hold assets in Australia to cover its deposit liabilities in Australia.

This means that if the foreign ADI were unable to meet its obligations or otherwise is in financial difficulty and ceases to make payments, it is uncertain whether depositors would be able to access the full amount of their deposit.

### **Supervision of KEB HANA Bank in Australia**

All banks operating in Australia, including KEB HANA Bank are subject to prudential supervision by the Australian Prudential Regulation Authority ("APRA"), and other Australian government regulatory authorities. In addition, all overseas branches of KEB HANA Bank, including Australia, are also subject to the supervision of the Financial Supervisory Service.

## **5. Benefits KEB Hana Bank may receive**

### ***Fees and charges***

You may be charged fees for financial services or products that you receive from KEB Hana Bank.

Details of fees and charges that KEB Hana Bank receives for issuing products will be contained in the Product Disclosure Statement or other disclosure document for those products.

## **6. Remuneration – how our employees are paid for providing financial services**

Employees who provide financial services do not receive commission for providing those services. Our employees and directors receive a salary and may be eligible for bonuses based on a number of factors. Bonuses may be based on factors such as the overall performance of KEB Hana Bank or business unit of KEB Hana Bank, meeting of sales or revenue targets.

Employees may also receive where permissible, non-monetary benefits which may include attendance at conferences, seminars or other functions, gift vouchers, movie tickets, restaurant meals, travel and accommodation.

Whether or not a staff member receives any such monetary and non-monetary benefits depends on a number of performance and behavioural factors. It is not possible to determine at any given time whether a staff member will receive such benefits or rewards, or to quantify them.

You may request details of any benefits payable to your adviser in respect of a particular product or service.

If you receive personal advice, more detailed information about fees or other benefits payable to KEB Hana Bank or your adviser will be contained in your statement of advice, product disclosure statement or other disclosure document (such as terms and conditions) for the relevant product.

**7. Benefits for those who refer customers to KEB Hana Bank**

KEB Hana Bank does not pay any commission or fees to third parties for any customer referrals.

**8. Providing instructions to KEB Hana Bank**

Generally, you need to give us instructions in writing or other method as agreed by us. Some products and services may have their own rules around how to provide instructions or carry out certain transactions. Details of how you can give us instructions will be set out in the Product Disclosure Statement or other relevant disclosure document (such as terms and conditions) for the particular product.

**9. A record of telephone advice**

KEB Hana Bank will be a participant in a licensed market. Advice will be provided on securities and derivatives including over the phone. These phone calls may be recorded. KEB Hana Bank will request a code to verify the customer's identity.

Where you instruct KEB Hana Bank to order or transfer a product which is traded on a stock market on your behalf over the telephone, and KEB Hana Bank provides you with advice relating to that instruction, you may request a record of that advice, unless KEB Hana Bank has already provided you with one.

**10. If you have a complaint against us**

We apply our Compliant and Internal Dispute Procedures to deal with any complaints you have. When you contact us with a complaint, we will try to resolve it immediately. For a copy of our procedures, or to speak with us about a complaint, please contact us on the details in section 12.

After contact us about a complaint, if you are not satisfied with the outcome, you may wish to contact the Australian Financial Complaints Authority (**AFCA**) with reference to our member no. **34156**. AFCA can be contacted at:

GPO Box 3  
Melbourne VIC 3001  
Phone: 1800 931 678  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Website: [www.afca.org.au](http://www.afca.org.au)

**11. Compensation arrangement**

We are exempt from the requirement in section 912B of the Corporations Act 2001 to have adequate compensation arrangements in place as we are regulated by the Australian Prudential Regulation Authority (APRA).

**12. How to contact us**

You can contact us by:  
Telephone : (02) 9231 6333  
Facsimile : (02) 9233 3566  
Address : Suite 1203, Level 12 Chifley Tower, 2 Chifley Square, Sydney NSW 2000

Email : [sydney@hanafn.com](mailto:sydney@hanafn.com)