

PLATINUM PACKAGE BENEFITS SHEET

Eligibility¹	To be eligible for IMB's Platinum Package you must have an initial total package borrowing of at least \$150,000 and pay an annual fee of \$395.
Home Loan Discounts	Details of current discounts on home loan interest rates under the Platinum Package are available from any IMB Branch or by calling IMB DIRECT on 133 IMB (133 462). For existing loans established under a Platinum Package the discount will be the discount offered at the time those loans were taken.
IMB Transaction Account²	Pay no monthly account keeping fee on one IMB Everyday Unlimited transaction account. Normally, a \$6 monthly account keeping fee is charged when the balance of the \$2,000.
100% Off-set Account³	100% off-set facility using separate IMB Everyday or Everyday Unlimited transaction accounts for each variable rate loan under a Platinum Package Home Loan option.
Credit Card	No longer available.
Insurance⁴	Receive up to 10% discount for the first year on one Home and Contents Insurance or Landlord's Insurance policy premium purchased online.
Financial Planning⁵	One complimentary initial financial planning appointment with a Bridges financial planner.

Important information

Platinum Package benefits cannot be used with other discounts and/or special offers and are only available from when you have taken and for the time that you have a home loan under the Platinum Package. Platinum Package benefits are available on application and some benefits are subject to the approval and acceptance of the relevant provider.

Any advice contained in this document has been prepared without taking account of your objectives, financial situation or needs. Before acting on any advice in this document you should consider whether it is appropriate for your circumstances. You should consider the relevant Terms and Conditions or Product Disclosure Statement before deciding whether to acquire any of the products or facilities described in this document. Normal IMB lending criteria, terms and conditions, fees and charges apply. Target Market Determinations available at imb.com.au/TMD.

1. Initial total package borrowing is the total of the balances on your home loans established under the Platinum Package and credit limit of your Package Equity Line.
2. Fees apply to international transactions and transactions performed via non-IMB channels.
3. 100% Off-set is available using the IMB Everyday or Everyday Unlimited Account for each variable rate loan and it does not apply to fixed rate loans under the Platinum Package or the Package Equity Line.
4. IMB arranges Home and Contents Insurance and Landlord's Insurance as an agent for the insurer Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL No 234708. We do not provide any advice based on any consideration of your objectives, financial situation or needs. Policy terms, conditions, limits and exclusions apply. Before making a decision, please consider the relevant Product Disclosure Statement available from IMB Bank. The relevant Target Market Determination is available at imb.com.au/TMD. If you purchase this insurance, we will receive a commission that is a percentage of the premium. Ask us for more details before we provide you with services. .
5. Financial Planning services are issued by Bridges Financial Services Pty Ltd ABN 60 003 474 977 ASX Participant AFSL No 240837 (Bridges). In referring members to Bridges, IMB does not accept liability or responsibility for any act or omission or advice provided by Bridges or its Authorised Representatives. Bridges is part of the Insignia Financial Group. IMB may receive a commission where a customer receives financial advice from Bridges.

This information is correct as at 1 July 2024 and is subject to change.

IMB Ltd trading as IMB Bank. ABN 92 087 651 974. AFSL/Australian credit licence 237 391

Financial Services Guide

The purpose of this Financial Services Guide (FSG) is to provide you with key information about us so that you can decide whether or not you want to use our financial services. It contains information about:

- who we are;
- how to contact us;
- what services we provide;
- details of any remuneration that we or people connected with us may receive as a result of providing any of these financial services to you;
- associations or relationships that we or people connected with us have with product issuers; and
- what you can do if you have a dispute with us.

This FSG only relates to IMB Bank branded financial services and products, except where it is stated otherwise.

If we give you personal financial product advice, we will (subject to some exceptions) give you another document called a Statement of Advice (SOA). Personal financial product advice is advice that takes into account any of your objectives, financial situation or needs. The SOA will contain the advice itself, information about the basis on which the advice is given and information about remuneration, other benefits or associations with products issuers that could have influenced that advice. We do not have to give you an SOA for advice that relates to a basic deposit product or a related non-cash payment facility (like a cheque book).

If you want to acquire a financial product, or if we recommend that you acquire a financial product, or we offer to issue a financial product to you, we will provide you with a document called a Product Disclosure Statement (PDS) or the relevant product terms and conditions. The purpose of these documents is to assist you in deciding whether or not to acquire that particular financial product; they contain information about the financial product such as its significant benefits and risks.

Who are we and how can you contact us?

The financial services described in this FSG are provided by:

IMB Ltd trading as IMB Bank. ABN 92 087 651 974. AFS Licence no. 237391

Mail: 47 Burelli Street, Wollongong NSW 2500

Phone: 133 462

Email: onlineservices@imb.com.au

Internet: www.imb.com.au

133 462 | imb.com.au

Effective date: 31 July 2025

What kinds of financial services are we authorised to provide and what financial products do they relate to?

We are authorised to offer you financial product advice in relation to the following financial products:

- Deposit and Payment Products – Basic Deposit
- Deposit and Payment Products – Non-basic Deposit
- Deposit and Payment Products – Non-cash Payment
- General Insurance Products
- Life Products – Life Risk Insurance Products
- Retirement Savings Account Products

We are authorised to deal in a financial product by issuing, applying for, acquiring, varying or disposing of the following financial products:

- Deposit and Payment Products – Basic Deposit
- Deposit and Payment Products – Non-basic Deposit
- Deposit and Payment Products – Non-cash Payment
- General Insurance Products
- Life Products – Life Risk Insurance Products
- Retirement Savings Account Products

We are authorised to deal in a financial product by applying for, acquiring, varying or disposing of a financial product on behalf of another person for the following financial products:

- Deposit and Payment Products – Non-cash Payment
- General Insurance Products
- Life Products – Life Risk Insurance Products
- Retirement Savings Account Products

How can you provide us with instructions?

You can generally give us instructions in person by contacting us through the contact details set out in this FSG. Generally, you need to give us instructions in writing (e.g. email or letter) or another method agreed by us. Some products and services may have special requirements about how you can give us instructions. You should refer to the relevant PDS or other disclosure document in those circumstances.

Change of Address

You or any additional cardholder must tell us in writing, by coming into a branch or by calling us on 133 462 of any changes to your residential or postal address.

What remuneration or other benefits will we or other people associated with us receive as a result of providing you with these financial services?

We receive commission when we act for the following companies and sell you the following products on their behalf:

- Allianz Australia Insurance Limited (ABN 15 000 122 850) AFSL 234708:
 - For Motor Vehicle Insurance products, we receive 10% commission on total annual premium payable excluding Stamp Duty and GST for new policies and 10% commission on total annual premium payable excluding Stamp Duty and GST for renewed policies.
 - For Home & Contents Insurance products, we receive 18% commission on total annual premium payable excluding Stamp Duty and GST for new policies and 18% commission on total annual premium payable excluding Stamp Duty and GST for renewed policies.
 - For Landlord's Insurance products, we receive 18% commission on total annual premium payable excluding Stamp Duty and GST for new policies and 18% commission on total annual premium payable excluding Stamp Duty and GST for renewed policies.
 - For Travel Insurance products, we receive 14% commission on the total premium payable excluding Stamp Duty and GST for new policies.

We receive commission when we refer you to the following companies for financial planning services.

- Bridges Financial Services Pty Limited (ABN 60 003 474 977)
 - For Comprehensive Advice where you are issued with a Statement of Advice for multi-strategy or specialist advice, we receive \$1,000 commission, once you accept the advice by signing the Authority to Proceed.
 - For Single Strategy Advice where you receive advice in relation to only one need or strategy, we receive \$300 commission, once you accept the advice by paying the advice fee or by other express means of acknowledging the debt.

Any commission amounts are paid by the above companies directly to us, and not to any individual staff members. Any commission is paid directly to us on a regular basis, after we collect the premium amounts for these products. From time to time, these companies may provide promotional incentives to our staff in addition to the commission payments directly to us. Promotional incentives for staff may include gifts and other prizes, which are provided from time to time.

Staff Remuneration and Benefits

Our staff are paid either salary or wages. They may also be paid an incentive for either or both of:

- their performance against product distribution budgets as part of a team or individually; and
- their contribution to our overall financial performance.

Depending on the kind of work they do, the incentive may be paid at different frequencies (e.g. quarterly, half-yearly or yearly). At the time this FSG is given to you, it is not possible to determine whether a staff member qualifies for an incentive or the amount of that incentive.

Payment of any incentives earned will be subject to satisfactory adherence to regulatory and compliance requirements.

Incentives are paid by IMB and are not an added cost to you.

Who do we act for when we provide authorised services?

We provide the financial products and services described in this FSG as licensee under our own AFSL. When we provide financial services relating to financial products issued by us, we act on our own behalf. When providing arranging services to arrange products issued by another issuer, we may act on behalf of that other product issuer.

Do we (or certain people connected with us) have relationships or associations with product issuers?

Where we provide financial product advice on and/or arrange a dealing in a financial product issued by another company, we do this under a commercial arrangement we have in place with that company. There are no other relationships or associations with these companies.

Alternative Remuneration

Periodically, IMB and/or its representatives may receive benefits such as marketing allowances, tickets to sporting or cultural events, corporate promotional merchandise and other minor benefits from product providers whose products we recommend.

Any non-monetary benefit received is accepted on the express condition that no preference whatsoever will be given to the products provided by any of the organisations concerned. Non-monetary benefits over a threshold value must be recorded in a register which is subject to compliance and audit processes.

Compensation Arrangements

We have professional indemnity insurance cover and other internal arrangements in place in respect of financial services provided to our retail clients. As an authorised deposit-taking institution regulated by the Australian Prudential Regulation Authority, we are not required to satisfy the requirements for compensation arrangements under Section 912B of the Corporations Act 2001.

Privacy Notice

This notice provides you with an overview of how IMB Ltd (“we”, “us”, “our”) handles your personal information. Our Privacy Policy provides additional information such as how you can ask for access to personal information we hold about you and seek correction of that information. It also explains how you can complain about a breach of the Privacy Act or the Credit Reporting Code of Conduct and how we will deal with your complaint. Our Privacy Policy is located at www.imb.com.au/privacy, or can be obtained by calling us on 133 462 or by visiting one of our branches.

We collect and use your personal information:

- to provide you with information about a product or service;
- to assess any application for a product or service;
- to provide, manage and administer the products and services you seek;
- to communicate with you about us and our products and services;
- as required under various Australian laws and regulations including the Anti-Money Laundering and Counter Terrorism Financing Act 2006 and the National Consumer Credit Protection Act 2009.

If you do not provide some or all of the information requested we may not be able to provide you with products and services.

We may disclose your personal information to:

- a related entity, subsidiary or joint venture company;
- our alliance partners such as insurers, card providers and other financial service providers;
- organisations who perform services on our behalf including but not limited to mailing services, payment processing services, document storage services, data verification services, information technology support services including systems development, debt collection services, our insurers and professional advisers including accountants, lawyers and auditors;
- your representative, for example a lawyer, financial adviser, or someone you have appointed to act on your behalf;
- your referee(s) or employer(s), a joint borrower(s) or account holder(s) or a proposed guarantor; and/or
- Government and regulatory authorities if required or authorised by law.

We may disclose your personal information overseas. Refer to our Privacy Policy for the locations to which we are likely to disclose your personal information. If we do disclose personal information outside of Australia, we will only do so as required, and in accordance with our Privacy Policy.

We would like to keep you up to date on the products and services we offer, including those issued by our alliance partners such as insurers, card providers and other financial services providers, which we consider may be of interest to you. To do this we may communicate with you, including by using any email address, mobile phone number or the details of any other electronic medium you have provided to us. You can opt out of receiving these communications at any time by calling 133 462 or visiting an IMB branch. In addition you can unsubscribe from email and SMS communications by visiting imb.com.au/unsubscribe.

If you would like more information, you can contact us as follows:

Mail: Privacy Officer, PO Box 2077, Wollongong NSW 2500

Phone: 133 462

Online: www.imb.com.au, using our online enquiry form.

What should you do if you have a complaint?

If you have a complaint, you can contact us about it at any of our branches or using the contact details in this Financial Services Guide. We encourage you to put your complaint in writing wherever possible. When we receive a complaint, we will:

- acknowledge receipt of the complaint promptly;
- investigate the complaint;
- where possible, resolve the complaint on the spot or within 5 business days; or
- respond to you in writing advising you of the outcome of the complaint. In the case of unauthorised transactions involving a PIN or access code, we will do this within 21 days. In all but exceptional cases, we will take less than 30 days to complete our investigation. If we require longer, we will request an extension from you in writing.

If you are not satisfied with our decision, please talk to us first. At any time however, you can seek an external review of our decision by the Australian Financial Complaints Authority (AFCA). If your complaint relates to privacy or credit reporting, you may also be entitled to request a review of your matter by the Office of the Australian Information Commissioner (OAIC).

These services are provided free of charge.

The Australian Financial Complaints Authority (AFCA)

IMB is a member of the Australian Financial Complaints Authority (AFCA) — a self-regulatory service providing an external and impartial dispute resolution process for retail members and customers of participating building societies, credit unions, banks and other financial service providers. AFCA's determinations are binding upon IMB if you accept the decision.

You can contact the AFCA by:

Telephone: 1800 931 678

Facsimile: (03) 9613 6399

Mail: GPO Box 3, Melbourne VIC 3001

Website: www.afca.org.au

Office of the Australian Information Commissioner (OAIC)

The Office of the Australian Information Commissioner (OAIC) is an Australian Government agency responsible for oversight of the Privacy Act and other relevant Australian privacy rules and regulations. If you have a complaint relating to privacy or credit reporting that has been lodged with AFCA, you may also choose to lodge your complaint with the OAIC.

You can contact the OAIC by:

Telephone: 1300 363 992

Facsimile: (02) 6123 5145

Mail: GPO Box 5288, Sydney NSW 2001

Website: www.oaic.gov.au