



State Bank of India, Sydney Branch
ARBN 082 610 008
(Incorporated in India with limited liability of our Company's members)

FINANCIAL SERVICES GUIDE (FSG)

May 2016

SBIS' contact details:

Location: Suite 2, Level 31, Australia Square, 264 George Street, Sydney, NSW 2000

Our postal address is Suite 2, Level 31, Australia Square, 264 George Street, Sydney, NSW 2000

Our phone number is: (02) – 9241 5643

Call us anytime between 9.00am to 5.00 pm, Monday to Friday (Australian Eastern Standard Time).

Our fax number is: (02) – 9247 0536

Our e-mail address is: info@sbisyd.com.au

Our website: www.sbisyd.com.au

A complete list of our Officials with their phone numbers is available on our website.

Purpose of this FSG

This FSG (Financial Services Guide) provides you with information to assist you in deciding whether to use any of the services described in it. It also contains information about the remuneration received by SBI's staff and provides information on how complaints against SBI Sydney may be dealt with.

Services described in this FSG are provided by State Bank of India, Sydney Branch (SBIS)

SBI holds an Australian Financial Services License (AFSL) number 238340.

Authorized Services

SBIS is authorized to deal in and provide general financial product advice in relation to the following products:

- Basic deposit products for AUD and foreign currency accounts*.
- Non-cash payment products
- International

Foreign exchange contracts and Derivative products.

*(As a foreign ADI, deposits are not subject to Division 2 of the Banking Act –Protection of Depositors). You will receive a written disclosure statement about this prior to making a deposit.)

Other Documents you may also receive

SBIS will provide you with the Terms and Conditions or Product Disclosure Statement (PDS) for the product or service when SBIS either offers to issue or arranges for the issue of a financial product or service to you.

The PDS for a product will set out the terms and conditions for the product, any significant risks associated with holding the the product, information about the cost of the product and details of fees and charges SBIS receives for issuing the financial product.

General Advice

Any advice, including any opinion or recommendation, which we may give you about SBIS's products and services will be of a general nature only and will not take account of your individual objectives, financial situation or needs. You should therefore read the Terms and Conditions or PDS for the product or service carefully before deciding to acquire the product or service. You will also need to consider

whether the advice is appropriate to your personal circumstances.

Providing Instructions to SBIS

Depending on the financial service you require or the product you buy, you can give us instructions in writing by e-mail or letter. We sometimes require your signature for verification. Details of how you can give us instructions will be set out in the Terms & Conditions or Product Disclosure Statement for the particular product.

Please refer to the Terms & Conditions or Product Disclosure Statement for your product for these details.

We may also act as agents of other companies to sell you their products. In this case, those companies rather than SBIS are bound by the terms of their products.

If we sell you a product from another company you will need to check with them how they will want you to give them instructions.

Who does SBIS act for when providing financial services?

SBIS provides all other services and products on its own behalf.

Fees and charges

SBIS may charge fees for services and products it provides to you.

Details of fees and charges SBIS receives for issuing financial products will be contained in the Terms & Conditions or Product Disclosure Statement for those financial products.

Remuneration

Our staff are remunerated by salary that includes Superannuation benefits.

Our staff are not eligible for commission or sales bonuses.

Benefits to third parties

SBIS does not pay any commission or fees to external third parties for any customer referrals.

Dispute Resolution

If you have a complaint about any of our products or services, SBIS has established complaints resolution procedures that aim to deal with and resolve your complaint as soon as possible. You can

- a) Speak with our Customer Relations Team, telephone at +61-2- 9241 5643
- b) Mail your concerns to SBIS:
 - (i) Mail: Suite 2, Level 31, Australia Square, 264 George Street, Sydney, NSW 2000

(ii) e-mail: info@sbisyd.com.au

(iii) Fax: +61-2-9247 0536

(iv) Website: visit our website at

www.sbisyd.com.au and raise your

concerns through the “Customer Care” icon.

In the unlikely event that your complaint could not be resolved by raising your concerns with us directly, you may contact the Financial Ombudsman Service Limited (FOS). This is an independent and impartial body which provides a free external dispute resolution procedure.

Contact Details of FOS:

(i) Telephone: 1800 367 287

(ii) Fax: +61-3-9613 6399

(iii) Website :www.fos.org.au;

info@fos.org.au

(iv) Mail:

Financial Ombudsman Service
Limited

GPO Box 3

Melbourne VIC 3001

(Australia)

