

Australian Unity Personal Financial Services

Financial Services Guide

General Insurance

Australian Unity Personal Financial Services Limited ABN 26 098 725 145, AFS Licence No. 234459
114 Albert Road, South Melbourne, VIC, 3205.

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Effective Date:

24 September 2018

This Financial Services Guide (“FSG”) contains important information about:

- ❑ the general insurance services Australian Unity Personal Financial Services Ltd (“we”, “AUPFS”) offer you and information designed to assist you in deciding whether to use any of these services;
- ❑ how we and our associates are paid;
- ❑ any potential conflict of interest we may have in providing you with the services; and
- ❑ how complaints are dealt with, including information on our dispute resolution procedures and how you can access them.

If you apply for or acquire a particular general insurance product we will give you a *Product Disclosure Statement* (“PDS”) prepared by the product issuer of that product. The PDS will assist you to make an informed decision about that financial product and whether to acquire it. The PDS contains, amongst other things, product features and benefits and information about your cooling-off rights.

<i>What services are we authorised to provide you under our Australian Financial Services Licences?</i>	<p>We are authorised under the <i>Corporations Act 2001</i> (Cth) to advise on and deal in general insurance products.</p> <p>Not all of our Representatives are authorised to advise on and arrange the full suite of general insurance products. If a Representative is unable to advise you on a particular product they will refer you to someone who is authorised to do so. You can provide instructions to us via phone or email.</p>
<i>Who is responsible for the financial services provided?</i>	<p>AUPFS is the provider of the financial services mentioned in this FSG.</p> <p>AUPFS is an Australian Financial Services Licensee, (No. 234459) and can be contacted at: 114 Albert Road South Melbourne Victoria 3205 Telephone: 1800 171 889 Email: gisales@australianunity.com.au</p>
<i>Do we have any relationships or associations with financial product issuers?</i>	<p>We act under a distribution arrangement on behalf of the following insurers when advising on and arranging general insurance products issued by them or their related entities:</p> <ul style="list-style-type: none">• QBE Insurance (Australia) Limited (ABN 78 003 191 035) – (QBE) <p>AUPFS acts on behalf of QBE pursuant to a binder. A binder is an authorisation to enter into risk products on behalf of QBE. The significance of this arrangement is that AUPFS is taken to act on behalf of QBE in respect of services connected with the arranging of general insurance contracts.</p>
<i>General Advice warning</i>	<p>Where we provide you with financial product advice about general insurance products, we restrict this to general advice only. That is, advice which does not take into account your objectives, financial situation or needs. You need to consider the appropriateness of that general advice in light of your personal circumstances before acting on the advice. Where a particular general insurance product is mentioned, you should obtain a copy of the PDS for the product discussed and consider it before making any decision. Please contact us or visit our website www.australianunity.com.au for a copy of the PDS.</p>

What information do we maintain in your file and can you examine your file?

Australian Unity Ltd and its subsidiaries (of which AUPFS is one), collectively 'Australian Unity' in this Privacy Statement, respect the privacy rights of our members, customers and other individuals with whom we deal. Australian Unity is committed to complying with all applicable privacy laws including the Privacy Act 1988 (Cth) and Australian Privacy Principles.

We will only collect, maintain and use personal information about you if it is necessary for us to adequately provide you the products and services you have requested, provide you with information about other products and services offered by a member or representative of Australian Unity, or to meet our obligations under applicable Laws (e.g. the Anti-Money Laundering and Counter Terrorist Financing Act (2006) (AML Act)). If you wish to acquire a financial product we will share necessary information with the issuer of the product. Our detailed Privacy Policy can be found at <http://www.australianunity.com.au/privacy-policy> or alternatively you may request it by calling 13 29 39.

Our Privacy Policy outlines how we collect and use your personal information. Australian Unity will only disclose personal information to third parties for the purposes of managing, marketing, distributing, delivering and administering the product and/or service you require, and otherwise in accordance with our Privacy Policy and applicable laws. If you have an enquiry or complaint about our Privacy Policy or information handling practices, or would like to access or correct information that we hold, please contact us. You can do so by calling 13 29 39 or writing to:

Privacy Officer
Australian Unity Personal Financial Services Ltd
114 Albert Road
South Melbourne VIC 3205

It is our intention to resolve any complaint as quickly as possible and to your satisfaction. If you are unhappy with our response to your complaint, you may refer your concerns to the Office of the Privacy Commissioner for further consideration.

Office of the Privacy Commissioner
Phone: 1300 363 992

How does your Representative and others connected with the provision of the financial services get paid?

All our Representatives are paid a fixed salary or an hourly rate. Some Representatives have the opportunity to earn incentives or performance based bonuses or receive non-monetary benefits like paid attendances at business related conferences, study trips, functions or gift vouchers. These incentives/bonuses vary from time to time and are based on achieving service standards and business targets whilst meeting compliance requirements. You may request more information about these benefits within a reasonable time after you receive this FSG and before any financial service is provided to you.

Disclosure of Specific Arrangements - QBE

Travel Insurance

Premiums you pay to acquire travel insurance products issued by QBE Insurance (Australia) Ltd (**QBE**) are paid directly to QBE. QBE will pay a commission to AUPFS of 35% of the premium (inclusive of any Stamp Duty, Fire Service Levy & GST) for each policy issued or renewed.

Home Building, Home Contents, Landlords Insurance & Consumer Credit Insurance

Premiums you pay to acquire Home Building, Home Contents, Landlords or Consumer Credit insurance products issued by QBE are paid directly to QBE. QBE will pay a commission to AUPFS of up to 20% of the premium* for each policy issued or renewed.

Motor Vehicle Insurance

Premiums you pay to acquire Motor Vehicle insurance products issued by QBE are paid directly to QBE. QBE will pay a commission to AUPFS of up to 10% of the premium* for each policy issued or renewed.

Compulsory Third Party Insurance NSW

Premiums you pay to acquire Compulsory Third Party Insurance NSW products issued by QBE are paid directly to QBE. QBE will pay a commission to AUPFS of up to 5% of the premium* for each policy issued or renewed.

Office Pack/Business Pack/Trades Pack Insurance

Premiums you pay to acquire Office Pack, Business Pack or Trades Pack business insurance products issued by QBE are paid directly to QBE. QBE will pay a commission to AUPFS of up to 15% of the premium* for each policy issued or renewed.

Farm Pack Business Insurance

Premiums you pay to acquire Farm Pack business insurance products issued by QBE are paid directly to QBE. QBE will pay a commission to AUPFS of up to 10% of the premium* for each policy issued or renewed.

Profit Share entitlement

A profit share of up to 35% of QBE's underwriting profits may be payable to AUPFS at the end of the Insurer's financial year, depending on the performance of the Home Building, Home Contents, Landlords and Motor Vehicle insurance portfolio and whether certain portfolio loss ratios are achieved.

Marketing Allowance

AUPFS is also entitled to receive a marketing allowance of up to 2.5% of the premium* (calculated on a monthly basis) for all Home & Motor insurance.

These commissions do not represent any additional payments by you.

*less stamp duty, fire services levy (if relevant) and GST.

What should you do if you have a complaint?

All licensees are required by law to have access to an External Dispute Resolution (EDR) scheme.

If you have any complaints about the service provided to you, you should take the following steps.

1. Contact AUPFS and tell us about your complaint. Please contact:

Australian Unity Personal Financial Services Limited
114 Albert Road South Melbourne Vic 3205.
Telephone: 1800 171 889
Email: gisales@australianunity.com.au

We will endeavor to resolve your complaint quickly and fairly.

2. If the complaint can't be resolved to your satisfaction you have the right to refer the matter to the External Dispute Resolution Scheme listed below:

- With the Financial Ombudsman Service Limited (FOS) if **lodged before 1 November 2018**.

Financial Ombudsman Service Ltd GPO Box 3 Melbourne Vic 3001 Online: www.fos.org.au Email: info@fos.org.au Telephone: 1800 367 287
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- With the Australian Financial Complaints Authority if **lodged on or after 1 November 2018**.

Australian Financial Complaints Authority GPO Box 3 Melbourne Vic 3001 Online: www.afca.org.au Email: info@afca.org.au Telephone: 1800 931 678
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This External Dispute Resolution Scheme will review a matter and has the power to make a decision that is binding on AUPFS.

3. The Australian Securities and Investments Commission (ASIC) also has a Freecall Infoline on 1300 300 630.

Australian Financial Services licensees are required to have adequate compensation measures in place under s912B of the Corporations Act (2001). AUPFS has Professional Indemnity Insurance in place to cover the services we provide to you. We are of the view the insurance is sufficient to meet our regulatory requirements. Our cover includes claims relating to the conduct of advisers who no longer work for us, but did at the time of the relevant conduct.

If you have any further questions about the financial services AUPFS provides, please contact us on 13 29 39.

Please retain this document for your reference.
