

Financial Services Guide –

General Insurance

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
- ❑ our internal and external 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.

Australian Unity Personal Financial Services Ltd

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<p>What services are we authorised to provide you under our Australian Financial Services Licences?</p>	<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, email or fax.</p>
<p>Who is the provider of the financial services?</p>	<p>AUPFS is the provider of the financial services mentioned in this FSG.</p> <p>AUPFS is an Australian Financial Services Licensee: Licence No: 234459</p>
<p>Do we have any relationships or associations with financial product issuers?</p>	<p>We act for our clients when we provide our financial services. However, we act under a distribution arrangement on behalf of the following insurers when advising on and arranging 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 inception of insurance contracts.</p>
<p>General Advice warning</p>	<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>
<p>What information do we maintain in your file and can you examine your file?</p>	<p>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.</p> <p>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 to the issuer of the product.</p> <p>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, delivering and administering the product and/or service you require, and 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:</p> <p>Privacy Officer Australian Unity Personal Financial Services Ltd Level 8/114 Albert Road South Melbourne VIC 3205</p>

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. These incentives/bonuses are based on achieving service standards and business targets whilst meeting compliance requirements.

Incentives and bonuses vary from time to time but are usually referable to the number of new insurance policies the Representative has arranged in any given month.

For example, if a Representative arranges an average of five new policies every working day over the course of a month, they would be entitled to a bonus of \$8 per policy, up to a maximum of \$18 per policy for arranging an average of 10 or more new policies per day, in a month.

Disclosure of Specific Arrangements

QBE

Premiums you pay to acquire general insurance products issued by QBE Insurance (Australia) are paid directly to QBE. QBE will pay a commission to AUPFS of between 0% to 20% of the gross written premium for each policy issued or renewed, depending on the type of product.

In addition, a profit share of between 0% to 30% 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 portfolio and whether certain portfolio loss ratios are achieved.

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

These commissions do not represent any additional payments by you and the term 'gross written premium' means the premium you pay for the relevant insurance policy less stamp duty, fire services levy (if relevant), GST, and any other government charge, tax, fee or levy. The relevant percentages stated above are exclusive of GST.

What should you do if you have a complaint?

If you have any complaints about the service provided to you by AUPFS you should take the following steps:

1. Contact your Representative and tell him or her about your complaint.
2. If your complaint is not satisfactorily resolved within 7 days, please contact the Complaints Officer on

13 29 39 or put your complaint in writing and send it to:

Complaints Officer
Australian Unity Personal Financial Services Limited
Level 8, 114 Albert Road
SOUTH MELBOURNE VIC 3205

We will try and resolve your complaint quickly and fairly. However if your complaint relates to a claim we may refer you to QBE.

3. If the complaint can't be resolved to your satisfaction you have the right to refer the matter to the Financial Ombudsman Service Limited (FOS). This external dispute resolution service can make decisions which AUPFS are obliged to comply with. Their contact details are as follows:

Financial Ombudsman Service Ltd
GPO Box 3
Melbourne Vic 8007
Telephone: 1300 780 808

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.

If you have any further questions about the financial services offered by us, please contact us on 13 29 39. Retain this document for your reference and any future dealings with us.
