

# Financial services guide

## About this Guide

This Financial Services Guide (**FSG**) is designed to assist you in deciding whether to use the financial services provided by “Aussie” (AHL Investments Pty Ltd ACN 105265861) (**AHL**) and Auto & General Services Pty Ltd ACN 003 617 909 (AGS and together with AHL, **we / our / us**) in relation to general insurance. It provides information about the financial services offered, the remuneration paid for those services, and how any complaints you may have will be dealt with.

Before purchasing an insurance product, you will be given a Product Disclosure Statement (**PDS**). The PDS contains information about the product to help you make an informed decision about whether or not to buy the product.

## Our Services and Authorisations

AHL is an Authorised Representative of AGS. AHL can provide you with factual information and general financial advice about, and arrange for the issue of general insurance products as an Authorised Representative of AGS. When AHL arranges for the issue of your insurance, it acts on behalf of AGS (and the insurer) and not on your behalf.

AGS is an Australian Financial Services Licensee (AFSL 241411), and is licensed to deal in, and provide financial advice on general insurance products. AGS acts under a binding authority authorising it to arrange and administer the insurance on behalf of the insurer, Auto & General Insurance Company Limited (AFSL 285571). AGS is a related company of the insurer. When arranging and administering the policy, AGS acts on behalf of the insurer and not on your behalf. When arranging for the issue of a policy, AHL act on behalf of AGS. Any general financial advice about general insurance given by AHL or AGS is given for your benefit.

## How are we paid?

AHL and AGS are entitled to a commission calculated as a percentage of the premium you pay (excluding taxes and charges for the insurance product). All commissions are included in the cost of the insurance product.

AHL receive remuneration from AGS when they arrange for you to buy the insurance product and when your insurance is renewed. The remuneration varies depending upon the product, but is up to 30% of the premium (excluding taxes and statutory charges) plus GST. AHL’s remuneration is included in the premium quote.

AGS receives a remuneration of up to 27% of the premium whenever a policy is issued to a customer introduced to it by AHL.

AGS’s staff are paid a salary and may receive bonuses based on performance.

Fees (inclusive of GST) that you could incur once you have purchased insurance through AGS are:

Early Cancellation	\$40.00
Monthly Installment Processing	12 payments of 66 cents per \$100 of premium or part thereof
Fortnightly Installment Processing	26 payments of 31 cents per \$100 of premium or part thereof
Payment Resubmission	\$11.00

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## How do we Safeguard Customer Information?

Your privacy is important to AHL and AGS and we are committed to protecting your privacy. We collect information about you (and where applicable, persons acting on your behalf) to manage the client relationship we have with you, to ensure that we provide the products and services most appropriate to your needs, to offer you other products and services we think may you may be interested in and to comply with our legal obligations. We aim to ensure that the personal information we retain about you is accurate, complete and up-to-date. All personal information is dealt with in accordance with our joint Privacy Policy. Our joint Privacy Policy details how we comply with the Privacy Act 1988 in the handling of your personal information. If you would like a copy of our joint Privacy Policy, please contact us using our Contact Details below. Telephone conversations to our call centres and with our employees may be recorded for monitoring and quality control purposes, and as a record of advice given or agreements entered into.

## What to do if you have a complaint

If you have a complaint about the services provided by AHL or AGS, you should:

- **Step 1** – Contact the appropriate department manager on the contact details shown on your Insurance Certificate or if you haven't yet purchased insurance, speak to your sales representative or contact us on 1300 892 525;
- **Step 2** – If the matter is not resolved to your satisfaction within 14 days, please write to the Dispute Resolution Manager at PO Box 342, Toowong, QLD, 4066;
- **Step 3** – If you are still not happy with the response, you can refer the complaint to the Financial Ombudsman Service (FOS), an external dispute resolution service of which AGS and the insurer are members. FOS can be contacted by phone on 1300 780 808 or by fax on (03) 9613 6399.

## Contact Details

### Auto & General Services Pty Ltd

ABN: 61 003 617 909  
AFS Licence No: 241411  
PO Box 342  
TOOWONG QLD 4066  
Ph (07) 3377 8801  
Fax (07) 3377 8822

### AHL Investments Pty Ltd

ABN: 27105 265 861  
Authorised Representative No:  
338358  
Locked Bag 19  
Royal Exchange NSW 1225  
Ph (02) 8297 0000  
Fax (02) 02 8297 0333

## Compensation Arrangements

As required by law, AGS has professional indemnity insurance arrangements in place to compensate its retail clients for loss suffered because of a breach by AGS, its staff or its Authorised Representatives of relevant obligations of AGS under Chapter 7 of the Corporations Act.

This FSG was prepared on 23 January 2017 and its distribution has been authorised by Auto & General Services Pty Ltd (ACN 003 617 909).

Insurance is issued by Auto & General Insurance Company Limited (AGIC) ABN 42 111 586 353 AFS Licence No 285571. It is distributed by Auto & General Services Pty Ltd (AGS) ABN 61 003 617 909 AFSL 241411 and is marketed by AHL Investments Pty Ltd (Aussie) ABN 27 105 265 861 as an Authorised Representative AR 338358 of AGS. Aussie is a partly owned subsidiary of the Commonwealth Bank of Australia ABN 48 123 123 124 AFSL 234945. The Aussie name and logos are trademarks of Aussie.