

Financial Services Guide

THE PURPOSE OF THIS FINANCIAL SERVICES GUIDE (FSG)

The purpose of this guide is to give you important information to assist you to decide if you wish to use any of the financial services provided by us as set out in this guide.

The guide explains the services we can offer to you, how we (and our associates) are remunerated and details of our internal and external dispute resolution procedures and how you can access them.

Before purchasing any financial product through us, you should read the Product Disclosure Statement applicable to the product you are purchasing which is available from us. The Product Disclosure Statement contains information about the particular product to help you make an informed decision about that product.

THE FINANCIAL SERVICES REFERRED TO IN THIS GUIDE ARE OFFERED BY

Auto & General Services Pty Ltd ABN 61 003 617 909.
Auto & General Services Pty Ltd's Australian Financial Services Licence Number is 241411.

HOW TO CONTACT US

By writing to us at PO Box 342, Toowong, QLD 4066.
Or by calling the numbers shown on the Insurance Certificate if you already have a policy with us.

AUTHORISED FINANCIAL SERVICES

Auto & General Services (AGS) is licensed to deal in, and provide advice on, general insurance products.

WHO WE ACT FOR

AGS acts under a binder agreement with Auto & General Insurance Company Limited ABN 42 111 586 353 (The Insurer). AGS is authorised by the Insurer under an agreement to:

- enter into insurance policies on their behalf and,
- provide claims and policy maintenance services on their behalf.

Financial Services Guide effective date 23rd June 2016

Auto & General Services Pty Ltd

ABN 61 003 617 909 AFS Licence No 241411

Registered Office: Level 13, 9 Sherwood Road, Toowong, QLD 4066

HOW WE ARE PAID

AGS receives a commission of up to 27% of your premium (excluding any fees or government taxes and charges) from the Insurer for providing the services described above.

We may also receive remuneration by way of additional commission to cover referral fees (see HOW WE PAY OTHER PARTIES below). Our sales staff are paid a salary and may receive bonuses.

FEES THAT MAY BE CHARGED

Fees (inclusive of GST) that you could incur once you have taken out a policy through AGS are:

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

HOW WE PAY OTHER PARTIES

If you have been introduced to us by another person or entity with whom we have an arrangement to provide this service, we will pay them a referral fee of up to 61% of your premium (excluding any fees or government taxes and charges) should you take out a policy with us.

RELATIONSHIPS

AGS and Auto & General Insurance Company Ltd are related companies.

DISPUTES

It is always our intention to provide you with the best possible service. However, if you have any cause for complaint, you should:

- **Step 1** - Contact the appropriate department manager at the details shown on the Insurance Certificate.
- **Step 2** - If the matter is not resolved to your satisfaction within 14 days, please contact the Dispute Resolution Manager.
- **Step 3** - If you are still not happy with our answer we will give you details of independent dispute resolution facilities operated by Financial Ombudsman Service Limited.

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 or its authorised representatives of relevant obligations of AGS under Chapter 7 of the Corporations Act.

DIRECT DEBIT REQUEST SERVICE AGREEMENT

If you elect to make a Payment to AGS by direct debit from your Account through the Bulk Electronic Clearing System, then the following terms and conditions of this DDR Agreement, your DDR and the Pay Plan apply. We have included with this DDR Agreement (or, if you completed your DDR on-line, we will forward to you) a copy of the Pay Plan. The Pay Plan sets out details of your direct debit arrangements and DDR. Please let us know in writing to our Address if any details in the Pay Plan are incorrect.

OUR COMMITMENT TO YOU**1. Drawing Arrangements:**

You have authorised us to debit the Payment from your Account in accordance with your DDR. We will comply with your DDR when debiting any Payments.

Where the due date for a Payment falls on a non business day in the place of lodgement, we will draw the Payment on the next business day. If you are uncertain about when a Payment will be due, you should contact your Financial Institution. We will not change the amount or frequency of a Payment or the terms of this DDR Agreement unless we give you at least 14 days' notice.

We may cancel or suspend the DDR Agreement if you provide us with any incorrect Account details, a Payment is dishonoured or you stop a Payment.

2. Your Rights:

You may stop any Payment or cancel the DDR Agreement at any time by sending written notice directly to us to our Address or by notifying your Financial Institution. Notice given to us should be received by us at least 7 Business Days prior to the due date for a Payment which you wish to stop.

You may request a change or deferment of a Payment or your DDR by contacting us in writing at our Address and advising your requirements not less than 7 Business Days prior to the due date for a Payment which you wish to change or defer.

YOUR COMMITMENT TO US**1. Your Responsibilities:**

It is your responsibility to ensure that sufficient funds are available in your Account to meet a Payment on its due date. If there are insufficient funds in your Account to make a Payment and your Financial Institution dishonours the Payment:

- we may attempt to re-process the Payment;
- we may cancel or suspend the DDR Agreement;
- we will charge you a fee as set in the FSG; and
- you must arrange with us a suitable alternate payment method.

You should check your Account regularly to ensure that the correct amounts have been debited from your Account in accordance with the DDR.

It is your responsibility to ensure that the authorisation given to draw on your Account is identical to the account signing instruction held by your Financial Institution.

It is your responsibility to advise us in writing to our Address if your Account is transferred or closed.

It is also your responsibility to arrange with us a suitable alternate payment method if you wish to stop a Payment or cancel your DDR.

2. Your Account:

Direct debiting through the Bulk Electronic Clearing System may not be available on all accounts including your Account. You should check the details of your Account (as set out in the Pay Plan) against a recent statement from your Financial Institution and if you are uncertain of your Account details, you should check them with your Financial Institution.

3. Your Indemnity:

You agree to indemnify us for any loss or expense we suffer which arises from or in connection with you giving us incorrect or false information in the DDR. This indemnity will survive termination of the DDR Agreement.

DISPUTE RESOLUTION

Where you consider that a Payment has been incorrectly processed or you dispute any Payment you may take the matter up directly with us by notifying us in writing to our Address or with your Financial Institution.

If you write to us about a dispute, we will attempt to resolve the dispute within 14 days of receiving your written dispute. We will write to you about our decision. If you are not happy with our decision, you may refer the dispute to your Financial Institution.

PRIVACY

We will keep all information pertaining to your Account and your DDR private and confidential in accordance with our Privacy Policy which can be obtained by contacting us. Our financial institution may require information pertaining to your Account and your DDR if there is a claim made on it relating to an alleged incorrect or wrongful debit.

There are risks associated with providing DDR information on-line and you are responsible for keeping that information safe and confidential along with any related security devices or measures.

Definitions:

"Account" means your account (held with the Financial Institution) that you have nominated and advised to us in the DDR.

"Address" means PO Box 342, Toowong, Qld 4066.

"AGS" means Auto & General Services Pty Ltd ABN 61 003 617 909 with User ID 142038.

"DDR" means the direct debit request authorised and requested by you to AGS to make a Payment by direct debit from your Account.

"DDR Agreement" means this direct debit request service agreement.

"Financial Institution" means the financial institution with which your Account is held.

"FSG" means the AGS Financial Services Guide applicable to the product purchased from AGS to which the DDR relates.

"Pay Plan" means the AGS Pay Plan setting out certain details of your DDR.

"Payment" means a direct debit payment made by you to AGS either in accordance with your DDR or for any future fees and premiums owed to AGS.

"you" means the person who authorised and requested the DDR.

"we or us or our" means or refers to AGS.