

The purpose of this Financial Services Guide (FSG)

The financial services referred to in this FSG are offered by Auto & General Services Pty Ltd ACN 003 617 909 which holds Australian Financial Services Licence Number 241411 (**AGS, us, we**).

The purpose of this FSG 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 FSG. This FSG does not provide information about the financial services offered by AGS in respect of life and income insurance products. Further information regarding those products can be found in our FSG for these insurances.

The FSG explains the services we can offer to you, how we (and our partners) are remunerated and details of our complaint handling procedures and how you can access them.

Before purchasing any financial product through us, you should read the *Product Disclosure Statement (PDS)* applicable to the insurance product you are purchasing which is available from us. The PDS contains information about the particular product to help you make an informed decision about whether or not to buy that product. Any advice given is general in nature and does not take into account your objectives, financial situation or needs.

Authorised financial services

AGS is licensed to deal in, and provide advice on general insurance products.

Who we act for

Auto & General Insurance Company Limited (AFSL 285571) (**Insurer**) issues and underwrites the insurance products.

For general insurance products, other than pet insurance, AGS acts under a binder agreement with the Insurer. AGS is authorised by the Insurer under the binder agreement to enter into insurance policies, and to vary, amend, or cancel insurance and administer claims on behalf of the Insurer. AGS acts on behalf of the Insurer when providing these services and not on your behalf.

For pet insurance products, Pet Health Insurance Services Pty Ltd ACN 638 910 675 (PHIS) acts under a binder agreement with the Insurer. PHIS is authorised by the Insurer under the binder agreement to enter into pet insurance policies, and to vary, amend or cancel pet insurance and administer pet insurance claims on behalf of the Insurer. PHIS also acts as an Authorised Representative of the Insurer under a written agreement (AR Number 1282153) and can provide factual information and general advice and arrange for the issue of pet insurance products as Authorised Representative of the Insurer. When providing these services, PHIS acts on behalf of the Insurer and not on your behalf.

The Insurer, AGS and PHIS are related companies.

How we are paid

For general insurance products, other than pet insurance, 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 or administration fees (see HOW WE PAY OTHER PARTIES below). Our sales staff are paid a salary and may receive bonuses.

For pet insurance, AGS receives a benefit in the form of a direct reimbursement of its marketing costs for the pet insurance product from the Insurer.

The Insurer remunerates PHIS by covering their administrative costs which are attributable to the arranging of and dealing in the pet insurance products (including the processing of any claims in relation to those insurance policies) and costs associated with the maintenance and setting up of PHIS, plus a 10% mark-up over these costs.

How we pay other parties

Where you have been introduced to us by one of our partners and you decide to acquire one of those products, we may pay our partner. The payment amount depends on the product type, premium, and the specific arrangement entered into with that partner.

The remuneration may also be paid on renewal and premium adjustments. Any remuneration paid to our partners is not charged directly to you. If you would like more details about the remuneration (including commission) or other benefits the partner receives, please ask for it within a reasonable period after you receive this document and before the relevant insurance is issued to you.

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





What you should do if you have a complaint

We want to resolve any complaint for you as quickly as possible. Should you have a complaint you can contact the appropriate department using the contact details shown on the Cover Letter to your *Insurance Certificate*.

Our teams will try and resolve your complaint immediately. If we are unable to resolve your complaint to your satisfaction, we will escalate it to our Customer Disputes Resolution team who will work together with you to try and resolve your complaint.

We aim to resolve complaints within 30 days. If we are unable to do so or you are dissatisfied with our final decision we will provide you with the contact details for the external dispute resolution scheme run by the Australia Financial Complaints Authority (AFCA).

You can contact AFCA using the following details:



-  Visit www.afca.org.au
-  Phone **1800 931 678** (free call)
-  Write to **Australian Financial Complaints, GPO Box 3, Melbourne VIC 3001**; or
-  Email info@afca.org.au

Compensation arrangements

AGS has professional indemnity insurance arrangements in place to cover retail clients for losses suffered because of breaches of financial services laws, negligence, and other misconduct. Subject to the terms of the insurance these arrangements cover claims in relation to conduct of employees/representatives of AGS, even after they have ceased employment. These arrangements comply with the requirements of s 912B of the Corporations Act.

How to contact us

You may instruct and contact us by any of the following ways:

-  By calling the number shown on the Cover Letter to your *Insurance Certificate* if you already have a policy with us, or
-  by writing to us at **PO Box 342, Toowong QLD 4066**.

Date prepared

This FSG was prepared on **8 April 2021**.

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 Service 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.

Please note that, while preferred contact methods are specified under nominated conditions in the DDR Service Agreement, you can contact us at any time by phone, email, online chat, or in writing to our Address to discuss any concerns about your DDR Service Agreement.

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 debit day 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 Service Agreement unless we give you at least 14 days' written notice. We will notify you by sending a notice by the communication method you have nominated to us in the DDR. Any notice sent by ordinary post will be deemed to have been received on the seventh Business Day after having been posted. Any email notice is deemed to be received 2 hours after the time sent, unless we receive an automated message that the email has not been delivered. For fortnightly or monthly Payment arrangements, if you miss a Payment then you agree that we will automatically spread the next missed Payment across the balance of your deductions after the outstanding Payment is made. If you do not make the outstanding Payment noted above your policy may cancel. The overall premium will not increase.

We may cancel or suspend the DDR Service 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 Service Agreement at any time by notifying us by phone, sending a 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 also request a change or deferment of a Payment or your DDR by contacting us by phone or in writing at our Address, or by notifying your Financial Institution 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 charge you a fee as set in the FSG;
- you must arrange with us a suitable alternate payment method or arrange for sufficient clear funds in your Account by an agreed time so that we can re-process the Payment; and
- you may be charged a fee and/or interest by your Financial Institution.

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, by phone or 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. If you are uncertain about whether direct debiting is available on your Account or what your Account details are, you should check with your Financial Institution before completing the DDR.

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 Service Agreement.

Dispute resolution

Where you consider that a Payment has been incorrectly processed and you wish to dispute a Payment you should take the matter up directly with us, by notifying us by phone and then following up in writing to our Address. Alternatively, you may also dispute a Payment directly with your Financial Institution.

We will attempt to resolve the dispute within 14 days of receiving your notification of the dispute. If we conclude as a result of our investigations that your Account has been incorrectly debited, we will respond to your query by arranging for your Financial Institution to adjust your account accordingly. We will also notify you in writing of the amount by which your Account has been adjusted. If we conclude as a result of our investigations that your Account has not been incorrectly debited, we will respond to your query by providing you with reasons and any evidence for this finding in writing. 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) and we will only use or disclose information as specifically required by law or to comply with our obligations under this DDR Service Agreement. 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 online 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.

"Business Day" means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia.

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

"DDR Service Agreement" means this direct debit request service agreement between you and us.

"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 who you have authorised by requesting a DDR.