

# Financial Services Guide

## The purpose of this Financial Services Guide (FSG)

This Financial Services Guide (FSG) is designed to assist you in deciding whether to use the financial services provided by Qantas Airways Limited ABN 16 009 661 901 (Qantas) and Auto & General Services Pty Ltd ACN 003 617 909 (AGS) (AGS and Qantas together are referred to as 'we', 'us', 'our') in relation to general insurance. It includes information about the financial services offered, the remuneration paid for those services, and how complaints may 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

Qantas, Authorised Representative Number 261363, is an Authorised Representative of AGS. Qantas can provide you with factual information and general financial product advice about, and arrange for the issue of general insurance products, including motor vehicle and home and or contents insurance as an Authorised Representative of AGS. When Qantas arranges for the issue of your insurance, it acts on behalf of AGS and not on your behalf.

AGS is an Australian Financial Services Licensee (AFSL 241411), and is licensed to deal in, and provide financial product advice on general insurance products, including motor vehicle and home and or contents insurance. AGS acts under a binding authority authorising it to arrange and administer the insurance on behalf of the underwriter and issuer Auto & General Insurance Company Ltd ACN 111 586 353 (AFSL 285571) (the Insurer). Under this authority AGS can issue, vary, amend, cancel insurance, and administer claims. 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. Any general financial advice about general insurance given by Qantas, or AGS, does not take into account your objectives, financial situation, or needs.

## How we are paid

Qantas 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.

Both AGS and Qantas receive remuneration from the premium collected or received from customers introduced by Qantas (excluding government taxes and statutory charges) plus GST. AGS receives remuneration from the Insurer of up to 41% of the premium, from which Qantas receives remuneration from AGS of up to 24% of the premium. The respective remunerations of AGS and Qantas may vary depending upon the product and remuneration is also earned by AGS and Qantas on any renewal premium.

## Other fees that may be charged

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

Early cancellation fee	\$40.00
Monthly Instalment Processing	12 payments of 66 cents per \$100 of premium or part thereof

## What should you do if you have a complaint?

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

- **Step 1:** Contact the appropriate department manager on the contact telephone numbers shown on your Insurance Certificate or if you haven't yet purchased insurance, speak to your sales representative or contact us on 13 49 60.
- **Step 2:** If the matter is not resolved to your satisfaction within 14 days, please contact 1800 828 848 or write to the Dispute Resolution Manager at [idr@autogeneral.com.au](mailto:idr@autogeneral.com.au) or PO Box 342, Toowong, QLD, 4066.
- **Step 3:** If you are still not happy with the response, you can refer the complaint to the Australian Financial Complaints Authority (AFCA), an external dispute resolution service of which AGS and the Insurer are members. You can contact AFCA using the following details:

Website: [www.afca.org.au](http://www.afca.org.au)

Phone: 1800 931 678 (free call).

Write to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001;

or

Email: [info@afca.org.au](mailto: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 section 912B of the Corporations Act.

## How to contact us

If you want to provide instructions or information in relation to the general insurance product you can do so by contacting AGS or Qantas on the contact details set out below.

## Contact details

### Auto & General Services Pty Ltd

ACN: 003 617 909  
AFS Licence No: 241411  
PO Box 342  
Toowong, QLD 4066  
Ph (07) 3377 8801  
Fax (07) 3377 8822

### Qantas Airways Limited

ABN: 16 009 661 901  
Authorised Representative No: 261363  
PO Box 342, Toowong QLD 4066  
Ph 13 49 60

## Date prepared

This FSG was prepared on 27th August 2019 and its distribution has been authorised by AGS.

# Direct Debit Request Services 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. Notwithstanding anything else to the contrary in this DDR Agreement, you agree if you miss a payment, we may automatically spread the missed payment across the balance of the instalments resulting in an increase in instalments, but not the overall premium. 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 reprocess 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.