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WHAT IS THE PURPOSE OF THIS DOCUMENT?

This Financial Services Guide ('FSG') is an important document, which we are required to give you in relation to the financial services we can provide to you. It is designed to assist you in deciding whether to use our services and contains information about:

- the services we can offer you;
- the types of products we are authorised to provide the services in relation to;
- the remuneration and benefits we, our employees and our associates receive;
- any potential conflict of interest we may have; and
- our internal and external dispute resolution procedures and how you can access them.

It is an important document. Please read it carefully and keep it in a safe place.

WHAT OTHER DOCUMENTS WILL YOU RECEIVE?

If you are a retail client then before or at the time we arrange an insurance policy for you we will give you a Product Disclosure Statement ('PDS') for the policy (subject to certain exemptions). The PDS is prepared by the insurer and is designed to give you important information on the features, benefits and risks of the policy to assist you in making an informed decision about whether to buy it or not. It may be more than one document.

WHO ARE WE?

This Financial Services Guide ('FSG') is provided by Remuneration Services (Qld) Pty Ltd (ABN 46 093 173 089) AR number 293159 and our representatives. We are Authorised Representatives of The AVEA Insurance Ltd (ABN 18 009 129 793) ('AVEA'), which holds an Australian Financial Services Licence number 238279 ('AFSL').

WHAT SERVICES ARE WE AUTHORISED TO PROVIDE?

AVEA has authorised us to provide general financial product advice and arrange for the issue of the following insurance products on their behalf:

- CREDITcover Insurance (CCI);
- GAPcover Insurance;
- Total Loss Cover Insurance; and
- Warranty Insurance

The individuals who provide financial services to you are our representatives who are also Authorised Representatives of AVEA and have the same authorisations as us. The information in this FSG is about us and these individuals.

You can contact us:
Remuneration Services (Qld) Pty Ltd:
by phone on 1300 30 40 10
by faxing us on 1300 30 18 66
by writing to us at GPO Box 424 Brisbane Qld 4000

You can contact AVEA through their product administrator:
WorldMark Insurance Pty Ltd
by phone on 1300 559 174
by fax on 1300 765 041
by writing to AVEA c/o WorldMark Insurance Pty Ltd, 275
Canterbury Road, Canterbury, Victoria 3126

HOW ARE WE REMUNERATED FOR OUR SERVICES?

If you buy the insurance AVEA as insurer receives the premium you pay for it and shares part of it with the product administrator. We also receive a commission from AVEA which is a percentage of the premium paid up to a maximum of sixty five percent except in the case of CCI where the maximum is twenty percent excluding amounts paid in relation to policy fees, stamp duty, any fire services levy or other Government charges, taxes or levies. The insurer and product administrator may provide us with (a) volume bonuses based on the number of policies sold; (b) financial contributions to cover marketing and other costs; and (c) "soft dollar benefits" which can include store vouchers, prizes, paid up debit cards, entertainment (e.g. lunches, sporting events, movies etc), conferences (e.g. attendance at a conference), accommodation and travel, business tools (e.g. software), gifts (e.g. bottles of wine or hampers etc). These can be based on sales performance. Our employees, contractors and referrers receive an agreed amount (e.g. salary) for their services and/or in some cases receive a share of our commission or volume bonus. They may also be entitled to some of the soft dollar benefits referred to above.

If you would like more detailed particulars of the above remuneration arrangements, please ask us. You must request this information within a reasonable time after this FSG is provided to you and before we provide you with any financial services to which this FSG relates.

COMPENSATION ARRANGEMENTS

The Corporations Act 2001 (Cth) requires licensees to have arrangements for compensating retail clients for losses they suffer as a result of a breach by the licensee or its representatives of Chapter 7 of this Act, unless an exemption applies. Our licensee is exempt from this requirement because it is an insurance company supervised by the Australian Prudential Authority and subject to the prudential requirements of the Insurance Act 1973 (Cth).

GENERAL ADVICE WARNING

Any advice we give you is general advice only and has been prepared without taking account any of your objectives, financial situation or needs. Therefore, before acting on the advice, you should consider the appropriateness of the advice, having regard to your objectives, financial situation and needs. Further, you should obtain a copy of any relevant Product Disclosure Statement and consider it before proceeding to purchase any product.

HOW YOU CAN GIVE US INSTRUCTIONS?

You can give us instructions by telephone, mail, and fax or via email – these details can be found on the front page of this FSG.

COOLING OFF PERIOD

A cooling off period may apply to an insurance product issued to you as a retail client. During the period you may return the policy. Details of your cooling off rights will be included in the PDS provided to you for the particular product.

WHAT INFORMATION DO WE MAINTAIN ABOUT YOU?

We maintain a record of your personal file. That record contains information about insurance policies that we have arranged for you. The record may also contain details of your objectives, financial situation and needs collected for the purposes of giving you personal advice. We also maintain records of any recommendations made to you.

We have implemented a Privacy policy which will ensure the privacy and security of your personal information. A copy of our Privacy policy is available from us and can be obtained if required by you. If you would prefer to have a copy mailed to you, please ask us.

If you wish to access your file please ask us.

WHAT IF I HAVE A COMPLAINT?

If you have any complaints about the services we provide when acting as an Authorised Representative of AVEA, please contact our Internal Disputes Panel by:

- writing to WorldMark Insurance Pty Ltd, 275 Canterbury Road, Canterbury, Victoria 3126; or
- by phoning 1300 559 174

We will endeavour to respond to your complaint within 15 working days. Our dispute resolution process is provided to you free of charge.

If we do not respond within 15 working days or if you are not satisfied with the outcome of its dispute resolution process, you may refer the matter to Financial Ombudsman Service (FOS). The FOS provides an independent service which will investigate your claim and provide a ruling at no cost to you. The FOS may be contacted:

- by phone on 1300 780 808 (local call fee applies)
- by fax on (03) 9613 6399
- by post at GPO Box 3, Melbourne VIC 3001
- on the web at www.fos.org.au