

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 View Insurance Pty Ltd ABN 41 651 843 800 ('**View Insurance**') and Auto & General Services Pty Ltd ACN 003 617 909 ('**AGS**') (AGS and View Insurance 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 to buy the product.

Our services and authorisations

View Insurance, Authorised Representative Number 001293388, is an Authorised Representative of AGS. View Insurance can provide you with factual information and general financial product advice about, and arrange for the issue of general insurance, including motor and home insurance products as an Authorised Representative of AGS. When View Insurance 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, provide general financial product advice, and provide a claims handling and settling service, to retail clients in relation to general insurance products, including motor vehicle, home building and home 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.

Telesure Group Services (Proprietary) Limited (AR Number 299513) ('**TGS**') is an Authorised Representative of AGS. TGS is authorised to provide the same financial services for the same products AGS provides. TGS acts for and on behalf of AGS. AGS is responsible for TGS's conduct. TGS sales staff and representatives are paid a salary by TGS and may receive bonuses. AGS remunerates TGS by covering their administrative costs which are attributable to the services they provide to us (including the processing of any claims), plus in some cases, with a 25% mark-up over these costs, and payment of their assessment fees. These costs are not charged directly to you.

When arranging and administering the policy, AGS acts on behalf of the Insurer and not on your behalf. Any general financial product advice about general insurance given by View Insurance, AGS or TGS, does not take into account your objectives, financial situation, or needs.

How we are paid

View Insurance 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.

View Insurance and AGS receive remuneration from the premium collected or received from customers introduced by View Insurance (excluding taxes and charges). AGS receives remuneration from the Insurer of up to 23% of the premium (excluding taxes and charges), from which View Insurance receives remuneration from AGS of up to 17% of the premium (excluding taxes and charges). The respective remunerations of View Insurance and AGS may vary depending upon the product and remuneration is also earned by View Insurance and AGS 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.
Fortnightly Instalment Processing	26 payments of 31 cents per \$100 of premium or part thereof.

What should you do if you have a complaint?

We want to resolve any complaint about the services provided by View Insurance, AGS or TGS as quickly as possible. To make a complaint you can contact the appropriate department on the details shown on your Insurance Certificate or if you haven't yet purchased insurance, speak to your sales representative, or call us on 1300 306 560.

Our teams will try to resolve your complaint immediately. If this is not possible, we will escalate your complaint for review by our Customer Disputes Resolution team who will work with you to try and resolve your complaint.

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

You can contact AFCA using the following details:

- Call 1800 931 678 (free call);
- Go to www.afca.org.au;
- Email info@afca.org.au; or
- Write to AFCA, GPO Box 3, Melbourne VIC 3001

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

You may provide instructions or information in relation to the general insurance product by contacting View Insurance or AGS on the contact details set out below.

Contact details

View Insurance Pty Ltd

ABN 41 651 843 800
AR Number: 001293388
54 Henderson Road Rowville VIC 3178
Ph 1300 04 8439

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

Telesure Group Services (Proprietary) Limited

Authorised Representative No: 1299513
PO Box 342, Toowong QLD 4066
Ph 13 49 60