

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), Auto & General Services Pty Ltd ACN 003 617 909 (AGS) and Telesure Group Services (Proprietary) Limited, Registration Number 1998/010167/07 (AR Number 1299513) (TGS) (AGS, TGS 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, 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 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.

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. TGS is authorised to provide the same financial services for the same products AGS provides and works for us and on our behalf in relation to the general insurance products that we offer.

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 Qantas, AGS or TGS, 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.

AGS remunerates TGS by covering their administrative costs which are attributable to the services they provide (including the processing of claims) plus, in some cases, a 20% mark-up over these costs.

AGS' and TGS' sales staff are paid a salary and may receive bonuses.

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?

We want to resolve any complaint about the services provided by Qantas, 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 13 49 60.

Our teams will try to resolve your complaint. If we can't agree, we'll send your complaint for review and escalate it to 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 finalise your complaint within this time, we will let you know the reasons for the delay and provide contact details for the external dispute resolution scheme run by the Australian Financial Complaints Authority (AFCA).

If you are dissatisfied with our final decision, you can also contact AFCA directly.

- 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

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

Telesure Group Services (Proprietary) Limited

Authorised Representative No:
261363
PO Box 342, Toowong QLD 4066
Ph: 13 49 60

Qantas Airways Limited

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