

Financial Services Guide (FSG)

This guide aims to help you make an informed decision about the financial services and products we can provide to you as a retail client.

This guide contains important information about:

- the financial services we offer you;
- who we act for in providing these services;
- how we and other relevant persons are paid; and
- how complaints are dealt with.

Where required, you will be given a Product Disclosure Statement (PDS) before or at the time you acquire any product as a retail client. The PDS contains information on the significant benefits and characteristics of the product and of the rights, terms and conditions attached to the policy to assist you in making an informed decision about whether to purchase it or not.

Please keep this FSG along with your policy documents in a safe place for future reference.

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Who are we and what services do we offer?

Name: MAXXIA PTY LTD

ABN/
ACN: 39 082 449 036

AR
Number: 278683

Address: Level 21, 360 Elizabeth Street,
Melbourne, VIC, 3000

Contact
Details: 1300 123 123

Name: REMUNERATION SERVICES (QLD) PTY LTD

ABN/
ACN: 46 093 173 089

AR
Number: 293159

Address: Level 17, 69 Ann Street,
Brisbane, QLD, 4000

Contact
Details: 1300 30 40 10

We are Authorised Representatives of the insurer Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL 234708 of Level 12, 2 Market Street, Sydney NSW 2000 (Allianz). Allianz can be contacted on 1300 300 573 or by using the contact details listed on www.allianz.com.au. When providing the types of service listed in this FSG, we act as an agent of Allianz and not as your agent.

Allianz has authorised us to arrange and provide general advice on certain general insurance products issued by it.

You may be provided with these financial services by:

- one of our employees; or
- a person we have temporarily contracted with to provide these financial services to you.

Each of these persons will be authorised by Allianz to arrange and provide general advice on these insurance products as its authorised representative and to provide you with this FSG.

They will tell you when this is the case.

General Advice Warning

It is important that you understand and are happy with the products we and our representatives can arrange. We can give you general information to help you decide but do not provide personal advice on this insurance based on any consideration of your objectives, financial situation or needs. Before making a decision about whether or not to purchase the product/s please carefully read the Policy Documents to decide if it is right for you.

Information on Remuneration

We receive commission of up to 17% from Allianz each time you buy a policy (including renewals, excluding Queensland Compulsory Third Party Insurance) and for some variations, which increase the premium payable. It is calculated as a percentage of the insurer's base premium (this is the premium less stamp duty, GST and other government taxes, charges and levies).

Where you have been referred to us by a third party, we may pay them a part of the commission we earn. Any such commission we pay to a referrer is at no extra cost to you.

We pay our staff and representatives an annual salary for their services and they may also receive bonuses or other incentives and rewards based on their performance relating to sales of products and other business criteria.

Where you have been provided with financial services by an employee who is an authorised representative, we may pay them all or part of our remuneration.

Our temporary contractors will receive a daily fee, which is payable for both providing financial services to you as well as other services for us.

From time to time, we may participate in sales incentive schemes and Allianz may provide other benefits such as promotional items, financial assistance for promotion of its products, business related conferences, study trips or other functions. We may also be eligible to qualify for other

benefits such as awards or hospitality events. These benefits are provided to us at no additional costs to you.

McMillan Shakespeare Limited and ABN 74 107 233 983 will also receive a commission if you purchase a Product underwritten by Allianz through us.

If you require further details about any of the above remuneration received from Allianz, please ask us within a reasonable time after receiving this FSG and before we provide you with financial services to which this FSG relates.

Associations and Relationships

Allianz is a related body corporate of Allianz Australia Life Insurance Limited who is the issuer of the life insurance component of the consumer credit insurance products that we arrange.

Compensation Arrangements

Allianz is a general insurer authorised under the *Insurance Act 1973 (Cth)* to carry on general insurance business in Australia and is supervised by the Australian Prudential Regulation Authority (APRA) and subject to the prudential requirements of the Insurance Act. Because of this Allianz is exempted from the requirement to hold professional indemnity insurance. Please contact Allianz if you require further information in relation to their compensation arrangements.

Privacy

We are committed to protecting your privacy. The information you provide is used by the insurer to assist in deciding whether to insure you and on what terms. We, and not a third party, provide your information to the insurer (and their representatives). The insurer may exchange this information with other insurers or insurance reference services. We may also use your information to provide you with updates about other products and services, including financial products and services. We do not trade, rent or sell your information. You can check the information we hold about you at any time. For more information about our Privacy Policy, ask us for a copy.

What happens if you have a complaint?

If you are dissatisfied with our service in any way contact us and we seek to resolve the issue and we will promptly refer it to Allianz. Allianz will attempt to resolve the matter in accordance with their Internal Dispute Resolution procedures. To obtain a copy of Allianz' procedures contact us using the contact details on the first page of this document.

Allianz is a member of an external dispute resolution which is independent and free to you. We are bound by determinations made by it in accordance with its terms and rules applicable to us.

If you are not satisfied by Allianz's response, you may lodge a complaint or dispute with:

The Australian Financial Complaints Authority

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

Further information

If you need further information about the products or our services, or you have any queries please contact us using the contact details on the first page of this document.

Allianz has authorised the distribution of this FSG.