

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?

We want to resolve any complaint about the services provided by Qantas or AGS 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	Qantas Airways Limited
ACN: 003 617 909 AFS Licence No: 241411 PO Box 342 Toowong, QLD 4066 Ph (07) 3377 8801 Fax (07) 3377 8822	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 29th March 2021 and its distribution has been authorised by AGS.