

***We recommend that you print and save  
this document for future reference***



## Financial Services Guide

This Financial Services Guide (FSG) is designed to give you important information to assist you to decide if you wish to use the financial services provided by Auto & General Services Pty Ltd (**AGS**) via the webpages of the “Captain Compare” website.

This FSG provides information about the services offered, the remuneration paid for those services and how any complaints you may have will be dealt with.

Before purchasing an insurance product that is compared on the “Captain Compare” website, you will be given a Product Disclosure Statement (**PDS**) by the relevant insurance provider. The PDS contains information about the product to help you make an informed decision about whether or not to buy the product.

### OUR SERVICES

“Captain Compare” is a brand, trading name and website owned by AGS.

AGS is an Australian Financial Services Licensee (AFSL 241411) and is licensed to deal in, and provide advice on, general insurance products and life risk insurance products.

On the “Captain Compare” website, AGS will provide factual information and general advice on general insurance products. Any advice given by AGS on the “Captain Compare” website (including the comparison service) is given for your benefit.

Only those comprehensive car insurance providers who have chosen to participate are compared on the “Captain Compare” website. The site compares the following comprehensive car insurance brands: Australia Post Car Insurance, Budget Direct, ibuyeco, Virgin Car Insurance, Cashback, 1st for Women, Retirease, Ozicare and AI Insurance. All car insurance brands, other than AI Insurance (**Auto & General Car Brands**) are arranged by AGS, for and on behalf of the insurer, Auto & General Insurance Company Limited (**Auto & General**) ACN 111 586 353; AFSL 285 571.

If you decide to apply for an Auto & General Car Brand, AGS will arrange the policy for and on behalf of Auto & General.

If you decide to apply for any other comprehensive car insurance products compared on the “Captain Compare” website, AGS will refer you to the relevant insurance provider.

AGS is a related company of Auto & General. AGS acts under a binding agreement with Auto & General authorising it to arrange and administer Auto & General’s insurance products on behalf of Auto & General. When arranging and administering a policy issued by Auto & General under a binding authority, AGS acts on behalf of Auto & General and not on your behalf.

### HOW ARE WE PAID?

Whenever an Auto & General Car Brand policy is issued to a person introduced to Auto & General through or as a result of the “Captain Compare” website, AGS receives a commission Of Up To 27% Of Your Premium (Excluding Any Fees Or Government Taxes And Charges) From Auto & General.

Whenever a car insurance policy is issued to a person by Auto & General or another participating insurance provider through, or as a result of a referral from, the “Captain Compare” website, AGS receives a referral fee of up to \$250 plus GST from the relevant provider.

AGS’s commission and fees are included in the cost of the insurance product.

### **HOW DO WE PAY OTHERS?**

If you have been introduced to the “Captain Compare” website by another person or entity with which AGS has an arrangement, AGS will pay them a referral fee of up to \$12.67 plus GST should you obtain a car insurance quote and then proceed to link through to purchase a car insurance policy online.

### **WHAT SHOULD YOU DO IF YOU HAVE A COMPLAINT?**

If you have a complaint about the services provided by AGS, you should:

- **Step 1** - Contact AGS on 1300 858 747;
- **Step 2** - If the matter is not resolved to your satisfaction within 14 days, please write to the Dispute Resolution Manager at PO Box 342, Toowong, QLD 4066;
- **Step 3** - If you are still not happy with the response, you can refer the complaint to the Financial Ombudsman Service (FOS), an external dispute resolution service of which AGS is a member. FOS can be contacted by phone on 1300 780 808 or by fax on (03) 9613 6399.

### **CONTACT DETAILS**

Auto & General Services Pty Ltd  
 ABN: 61 003 617 909  
 AFS Licence No.: 241 411  
 PO Box 342  
 Toowong QLD 4066  
 Ph (07) 3377 8801  
 Fax (07) 3377 8822

### **COMPENSATION ARRANGEMENTS**

As required by law, AGS has professional indemnity insurance arrangements in place to compensate its retail clients for loss suffered because of a breach by AGS of relevant obligations of AGS under Chapter 7 of the Corporations Act. This insurance covers the services provided by AGS and its staff including after they cease working with us provided we notify the insurer of the claim when it arises and this is done within the relevant policy period.