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this document for future reference***



Financial Services Guide (General Insurance Products)

PURPOSE OF THIS DOCUMENT

The purpose of this Financial Services Guide (**FSG**) is to give you important information about the financial services provided by Compare the Market Pty Ltd ACN 117 323 378 (**CTM**) in respect of general insurance products compared via the web pages www.choosi.com.au/car-insurance and www.choosi.com.au/home-and-content (**Web Pages**)(**Products**). This information should assist you to decide if you wish to use the financial services provided by CTM. Importantly, this FSG explains the financial services offered in respect of the Products, the remuneration paid for those services and how any complaints you may have will be dealt with.

If you decide to purchase a Product, you will also receive a Product Disclosure Statement (**PDS**) for the Product from the relevant insurance provider. You should read the PDS before deciding to purchase any Product. The PDS contains information about the Product to help you make an informed decision about whether or not to buy the Product.

OUR SERVICES

CTM is an Australian Financial Services Licensee (AFSL 422926) and is licensed to deal in, and provide advice on, general insurance products. CTM provides factual information and general advice only. We do not take into account your individual financial objections, needs or situation in providing that advice. Advice given is for your benefit.

CTM provides the following financial services via the Web Pages:

1. **Car Insurance** - compare quotes for certain Car Insurance Products that participate on the Web Pages (**Car Insurance Comparison**);
2. **Home & Contents Insurance** - provide quotes for certain Home & Contents Insurance Products that participate on the Web Pages.

The Products compared on the Web Pages are not representative of all products in the market. Further,

The Web Pages currently allow you to compare and obtain quotes from the following participating insurance brands:

Product	Brands Participating on CTM Website	Other Important Information
Car Insurance	Budget Direct, Ozicare, 1st For Women, and Real Insurance.	All of these Products, other than Real Insurance, are arranged by Auto & General Services Pty Ltd ACN 003 617 909 AFSL 241411(AGS), under a binder, for and on behalf of the insurer, Auto & General Insurance Company Limited (Auto & General) ACN 111 586 353; AFSL 285 571 (AGS Car Brands). CTM, AGS and Auto & General are related entities.

		If you decide to apply for an AGS Car Brand, AGS will arrange the policy for and on behalf of Auto & General. If you decide to apply for any other Car Insurance Product compared on the Car Insurance Comparison, CTM will refer you to the relevant insurance provider.
Home & Contents Insurance	Budget Direct and Real	All Home & Contents Insurance Products, other than Real Insurance, are arranged by AGS under a binder, for and on behalf of the insurer, Auto & General (AGS Home Brands). CTM, AGS and Auto & General are related entities. If you decide to apply for an AGS Home Brand, AGS will arrange the policy for and on behalf of Auto & General. If you decide to apply for any other Home & Contents Insurance Product compared on the Home & Contents Insurance Comparison, CTM will refer you to the relevant insurance provider.

HOW ARE WE PAID?

CTM and AGS may receive a fee or commission for each Product issued in respect of, or attributable to, the financial service provided by CTM as follows:

Product	CTM Fee	AGS Commission
Car Insurance	Up to \$250 (plus GST) from the relevant provider	Up to 27% of the Car Insurance Product premium (excluding any fees or government taxes and charges) from Auto & General for the AGS Car Brands
Home & Contents Insurance	Up to \$200 (plus GST) or up to 15% of the Home & Contents Insurance Product premium (including any fees or government taxes and charges) (plus GST), depending on the Product, from the relevant provider	Up to 27% of the Home & Contents Insurance Product premium (excluding any fees or government taxes and charges) from Auto & General for the AGS Home Brands

The above fees and commissions are included in the cost of the Product.

WHAT SHOULD YOU DO IF YOU HAVE A COMPLAINT?

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

- **Step 1** - Contact CTM;
- **Step 2** - If the matter is not resolved to your satisfaction within 14 days, please contact CTM's Dispute Resolution Manager;
- **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 CTM is a member. FOS can be contacted by phone on 1300 780 808 or by fax on (03) 9613 6399.

CONTACT DETAILS

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COMPENSATION ARRANGEMENTS

As required by law, CTM has professional indemnity insurance arrangements in place to compensate its retail clients for loss suffered because of a breach by CTM of relevant obligations of CTM under Chapter 7 of the Corporations Act. This insurance covers the services provided by CTM 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.