

FINANCIAL SERVICES GUIDE

This Financial Services Guide (**FSG**) is designed to assist you in deciding whether to use the services provided by Alternative Media Pty Ltd ACN 149 089 716 (**AR**) via the web pages of the “carinsurancecomparison.com.au” website (**AR Website**).

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

OUR SERVICES AND AUTHORISATIONS

AR is an authorised representative of A&G Insurance Services Pty Ltd ACN 003 617 909 (**AGIS**). AGIS is an Australian Financial Services Licensee (AFSL 241411) licensed to deal in, and provide advice on, general insurance products. AR is authorised by AGIS to provide you with factual information and general advice on, car insurance products on the AR Website. Any advice given by AR on the AR Website is given for your benefit.

AR is the owner and operator of the AR Website.

The AR Website contains a link to the website with the URL www.captaincompare.com.au (**Captain Compare Website**) which provides (among other things) a car insurance comparison service. “Captain Compare” is a brand and trading name of AGIS. AGIS owns and operates the Captain Compare Website.

Any advice given by AGIS on the Captain Compare Website (including the comparison service) is given for your benefit. Only those car insurance providers who have chosen to participate are compared on the Captain Compare Website. The site compares the following car insurance brands: Australia Post Car Insurance, Budget Direct, ibuyeco, Virgin Car Insurance, Cashback, 1st for Women, Retirease, Ozicare, CarSure, Autobarn, Real Pay As You Drive and AI Insurance. All car insurance brands, other than CarSure, Autobarn, Real Pay as You Drive and AI Insurance (**A&G Brands**) are arranged by AGIS, for and on behalf of the insurer, Auto & General Insurance Company Limited (**A&G**) ACN 111 586 353; AFSL 285 571. AGIS is a related company of A&G.

If you decide to apply for an A&G Brand car insurance product through the Captain Compare Website, AGIS will arrange the policy for and on behalf of A&G.

If you decide to apply for a CarSure or Autobarn branded car insurance product through the Captain Compare Website, AGIS will arrange the policy for and on behalf of the insurer, AVEA Insurance Limited ACN 009 129 793; AFSL 238 279, via web pages owned and operated by AGIS and co-branded “Captain Compare”.

If you decide to apply for any other car insurance products compared on the Captain Compare Website, AGIS will refer you to the relevant insurance provider.

Further details of the services offered by AGIS on the Captain Compare Website are set out in the [AGIS FSG](#) and available on the Captain Compare Website.

HOW ARE WE PAID?

AR is entitled to a commission of up to \$12.67 plus GST for each genuine user of the AR Website who links through to the Captain Compare Website to obtain a car insurance quote and then proceeds to link through to purchase a car insurance policy online.

Details of the commission AGIS receives for services provided on the Captain Compare Website are set out in the [AGIS FSG](#) which is available on the Captain Compare Website.

WHAT SHOULD YOU DO IF YOU HAVE A COMPLAINT?

If you have a complaint about the services provided by AR or AGIS, you should:

- Step 1 – Contact AGIS 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;

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- 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 AGIS is a member. FOS can be contacted by phone on 1300 780 808 or by fax on (03) 9613 6399.

COMPENSATION ARRANGEMENTS

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

CONTACT DETAILS

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