

FINANCIAL SERVICES GUIDE

This Financial Services Guide (FSG) has been designed to help you make an informed decision about the financial services that Allianz Global Assistance can provide to you. It also contains information about how they and others are remunerated for providing these financial services and how your complaints are dealt with.

Where they arrange an insurance policy for you, they will give you a Product Disclosure Statement (PDS) when required. The PDS is designed to provide important information on the significant features and benefits of the policy and is designed to assist you in making an informed decision about whether to buy the product. It may consist of more than one document.

Any advice that is provided to you is general in nature and does not take into account your individual objectives, financial circumstances or needs. Before you make any decisions about the product, you should read the PDS carefully to ensure that it is suitable for you.

About Allianz Global Assistance

Allianz Global Assistance (a trading name of AGA Assistance Australia Pty Ltd ABN 52 097 227 177, AFS Licence No 245631) of 74 High Street, Toowong, Queensland 4066, telephone 1800 119 862, is an Australian Financial Services Licensee authorised to deal in and provide general advice on general insurance products. Allianz Global Assistance has been authorised by the insurer, Allianz Australia Insurance Limited (Allianz) ABN 15 000 122 850, AFS Licence No 234708 of 2 Market Street, Sydney, New South Wales 2000, telephone 13 26 64, to act on its behalf to deal in and provide general advice and handle and settle claims in relation to travel insurance products underwritten by Allianz.

Allianz Global Assistance has a binding authority, which means it can enter into, vary or cancel these insurance products and handle and settle claims without reference to Allianz, provided it acts within the binding authority. When providing these services, Allianz Global Assistance acts for Allianz and does not act on your behalf.

Professional Indemnity insurance arrangements

Allianz Global Assistance and its representatives (including its Authorised Representatives) are covered under professional indemnity insurance that complies with the requirements of section 912B of the Corporations Act. The insurance (subject to its terms and conditions) will continue to cover claims in relation to Allianz Global Assistance's representatives/employees who no longer work for it (but who did at the time of the relevant conduct).

Remuneration

The premium for this travel insurance policy is payable to Allianz as the insurer.

Allianz Global Assistance is remunerated by Allianz for providing services on behalf of Allianz. This is a percentage (exclusive of GST) of the premium that you pay for an insurance policy and is only paid if you buy a policy. Employees and representatives of Allianz Global Assistance receive an annual salary which may also include an annual bonus, which can be based on performance or other criteria.

If you would like more information about the remuneration that Allianz Global Assistance receives, please ask them. This request should be made within a reasonable time after this FSG is provided to you and before the financial services are provided to you.

If you have a complaint

Should you have a complaint or dispute arising out of this insurance, or our employees, authorised representatives or service providers, please call Allianz Global Assistance on 1300 725 154 or put the complaint in writing and send it to 74 High Street, Toowong, Queensland 4066.

A dispute may also be referred to the Financial Ombudsman Service Limited (FOS), which is an independent external dispute resolution body. For more information or to access the FOS process please call 1300 780 808. Alternatively you can write to the FOS at GPO Box 3, Melbourne, Victoria 3001. Access to the FOS is free.

Privacy Statement

Allianz Global Assistance is committed to ensuring the privacy and security of your personal information. They adhere to the privacy terms set out in "Important Matters" in the Product Disclosure Statement.

How to contact us

You can give Allianz Global Assistance instructions using the contact details outlined in this FSG. Please retain this document in a safe place for your future reference.

Date prepared

This FSG was prepared on 1 January, 2013.