

## FINANCIAL SERVICES GUIDE

This FSG was updated on 27/2/2009

This Financial Services Guide (FSG) describes the services we provide and explains our relationship with the insurers of the products we deal in. It explains how we are remunerated for our services and describes your rights as our valued client. We give it to you when you ask us to provide insurance.

### Our services

We are a licensed Insurance Agent. We can assist you to obtain travel insurance (IMAN Bonus Travel Policy) as an agent of the insurer, Ace Insurance Limited (AFS Lic.No.239687).

If we advise you about travel insurance (IMAN Bonus Travel Policy), we act as your agent. However, we can only advise about travel insurance (IMAN Bonus Travel Policy) in general terms; we cannot advise about your individual situation.

If you are interested in activating your IMAN Bonus Travel Policy, we will provide you with a Product Disclosure Statement (PDS), describing the main features of the policy. Reading it will help you to decide if the policy suits your needs, objectives and financial situation.

### How we are paid?

We do not receive any remuneration.

### Commission and Fees

We do not receive a commission from the insurer when we arrange the IMAN Bonus Travel Policy.

### Referral Fees

We do not receive any referral fees.

### Associations

We do not have any associations with the insurer.

### What to do if you have a complaint

If you wish to complain about our services, contact our Complaints Officer on (02) 8437 2888. We will acknowledge receipt of your complaint within 3 days, and attempt to resolve it within 7 days.

We are a member of the Financial Ombudsman Service Limited an external dispute resolution scheme. If you are unsatisfied with the manner in which we handle your complaint, you are entitled to take your complaint to them. You can contact them on 1300780808. Their decisions are binding on us but not on you.

### How we protect your privacy

We are committed to protecting your privacy. We use the information you provide to advise about and assist with your insurance needs. We only provide your information to Ace Insurance Limited, the underwriter on the IMAN Bonus Travel Policy. We do not trade, rent or sell your information.

You can check the information we hold about you at any time. For more information about our Privacy Policy, ask us for a copy or visit our website at [www.austhealth.com](http://www.austhealth.com)