

Financial Services Guide



About this Financial Services Guide

The financial services referred to in this guide are provided by Greenstone Financial Services Pty Ltd (**GFS**) ABN 53 128 692 884, AFSL 343079, trading as Real Insurance, located at 50 Norwest Blvd, Norwest NSW 2153.

In this document 'we', 'our', 'us' refers to Real Insurance. This Financial Services Guide (**FSG**) covers insurance products distributed by Real Insurance only. This FSG is an important document designed to help you make an informed decision about whether to use the services in relation to Real Insurance products. It tells you who we are, how you can contact us, the services provided, who we act for, how we and other relevant persons are remunerated and how complaints are dealt with.

To assist in your decision whether to purchase an insurance product, we will provide you with a Product Disclosure Statement (**PDS**) for the relevant product. The PDS includes the benefits, risks, features and terms and conditions of the product to help you make an informed decision about whether to purchase the product. Please keep this FSG along with your PDS in a safe place for future reference.

Our services

GFS is an Australian Financial Services Licensee. GFS is authorised under this licence to advise and deal in relation to life risk and general insurance products. GFS, trading as Real Insurance, promotes and arranges for the issue of the insurance products under this licence.

Real Life, Funeral and Income Protection Insurance products are issued by Hannover Life Re of Australasia Ltd (**Hannover**) ABN 37 062 395 484, AFSL 530811. GFS operates under an arrangement with Hannover that enables GFS to issue these policies on Hannover's behalf directly to you. We do not act on your behalf in providing any of our services.

Real Car, Home and Contents, and Landlords Insurance products are issued by The Hollard Insurance Company Pty Ltd (**Hollard**) ABN 78 090 584 473, AFSL 241436. GFS operates under an arrangement with Hollard that enables GFS to issue these policies on Hollard's behalf. In some situations, Real Insurance may refer you to Hollard who will distribute your policy directly. Where this occurs, Hollard will act under its own Australian Financial Services Licence.

When you apply for insurance products, we tell you about the product and collect certain information from you to allow the insurer to determine whether to issue a policy and on what terms.

Whilst we recommend the insurance products generally, in making this general recommendation, we do not consider whether it is appropriate for your personal objectives, financial situation or needs. We do not act on your behalf in providing any of our services.

As a result, you need to consider the appropriateness of any information or general advice we give you, having regard to your personal circumstances, before buying.

You need to read the relevant PDS and any other relevant policy documentation to determine if the product is right for you. If you require personal advice you need to obtain the services of a suitably qualified adviser.

How are we and other relevant persons paid for the services provided?

Where you buy an insurance product from us you must pay the premium payable to the insurer for the product. We agree with you on the amount before you purchase the product.

For any Life, Funeral or Income Protection Insurance policy arranged by Real Insurance, Hannover may pay Real Insurance an amount of up to 68% of each premium paid on a level basis throughout the life of the policy.

For any Car, Home and Contents, or Landlords Insurance policy arranged by Real Insurance, Hollard may pay Real Insurance an amount of up to 14% of each premium.

These amounts are provided to cover the costs of marketing and distributing each product, and it is included in the premium you pay and does not cost you extra.

Our staff are paid salaries and may also qualify for extra remuneration depending on performance criteria which can include volume of sales. We have practices in place to ensure the conflicted remuneration requirements as set out in the Corporations Act 2001 are adhered to.

Real Insurance may also pay referral fees to third parties whom we have affiliations with. Real Insurance will only accept and pay for referrals where you have provided your express consent.

Compensation arrangements

We are required by the Corporations Act 2001 (Cth) to operate a compensation arrangement which is designed to compensate retail clients for losses they suffer as a result of a breach by GFS of the obligations outlined in Chapter 7 of the Corporations Act.

To this end GFS has Professional Indemnity Insurance in place which meets the legislative requirements covering the activities of the parties and includes the conduct of any employees who are no longer employed by GFS but were so at the time of the relevant conduct.

How do you give us instructions about your financial products?

Simply call **1300 367 325** and one of our telephone consultants can assist you.

How is my personal information dealt with?

We collect personal information from you to provide the financial services outlined in this document. We may engage third party service providers to collect this information on our behalf. If you do not supply the requested information, we may be unable to provide the requested financial service. In providing these financial services we may disclose your personal information to third parties including insurers, reinsurers, our advisers and other insurance service providers. We are unlikely to send your personal information to any foreign jurisdiction and we take steps to ensure our service providers don't either.

You can read more about how we collect, use and disclose your personal information in our Privacy Policy, including how to complain about a breach of the Privacy Principles, which is available on our website or you can request a copy. If you wish to gain access to your information (including correcting or updating it), have a complaint about a breach of your privacy or have any other query relating to privacy please call **1300 367 325**.

What do I do if I have a query or complaint?

We hope that you never have a reason to complain, but if you do, we will do our best to work with you to resolve it. To lodge a complaint or if you require assistance to lodge a complaint, please contact us using one of the following means:

Phone: **1300 367 325**

Writing: Customer Support Complaints
Real Insurance
Reply Paid 6728
Baulkham Hills NSW 2153

Email: service@reallifecover.com.au

Our complaint resolution process has three steps.

1. Initial response

Usually when you have a complaint, we can resolve it immediately on the phone. If we can't immediately resolve your complaint to your satisfaction, we will refer your complaint to our centralised complaints team who will acknowledge receipt of your complaint within 24 hours (or one business day) where reasonable. If we are still unable to resolve your complaint within 5 days or your complaint is in relation to hardship or the value or decline of a claim, we will escalate your complaint for review by our Internal Dispute Resolution Team.

2. Internal Dispute Resolution

All matters escalated to our Internal Dispute Resolution Team will be responded to in writing. After full consideration of the matter, a written final response will be provided within 30 days that will outline the decision reached and the reasons for the decision.

3. External Dispute resolution

In the unlikely event that your complaint is not resolved to your satisfaction, or a final response has not been provided within 30 days, you may be eligible to refer your matter to the Australian Financial Complaints Authority (AFCA) provided your matter is within the scope of AFCA's Complaint Resolution Scheme Rules. AFCA is a free, fair and independent dispute resolution scheme. You may contact AFCA at:

Australian Financial Complaints Authority

Telephone: 1800 931 678

Website: afca.org.au

Email: info@afca.org.au

Mail: GPO Box 3 Melbourne VIC 3001

How to contact us

If you would like to obtain further information, provide us with instructions or if you have any queries about the products and services we offer, please contact us by calling **1300 367 325** or email mail@reallifecover.com.au

Please retain this document along with your PDS in a secure place for future reference. Hannover and Hollard have approved references that relate to them in this FSG.

Authorised for issue by: Greenstone Financial Services Pty Ltd

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