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## Financial Services Guide

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The financial services referred to in this guide are provided by Real Insurance (Real).

### Real Insurance

PO Box 7186, Baulkham Hills NSW 2153

**Phone:** 1300 367 325  
(Weekdays between 8am and 8pm EST)

**Email:** [mail@reallifecover.com.au](mailto:mail@reallifecover.com.au)

**Website:** [realinsurance.com.au](http://realinsurance.com.au)

Real Insurance is a trading name of Greenstone Financial Services (GFS) ABN 53 128 692 884, Australian Financial Services Licence 343079.

### About this Financial Services Guide

This Financial Services Guide (FSG) is an important document designed to help you make an informed decision about whether to use the services we provide in relation to Real life insurance products.

It tells you who we are, how you can contact us, the services we provide, who we act for, the remuneration we and other relevant persons may receive for our services and how complaints are dealt with.

To assist in your decision whether to purchase a life insurance product, we will provide you with a Product Disclosure Statement (PDS). The PDS includes the benefits, risks and features of the product to help you make an informed decision about whether to purchase the product.

Please retain this document along with your PDS in a secure place for future reference.

### Our services

GFS is an Australian Financial Services Licencee. GFS is authorised under this licence to provide general advice and deal in life risk and general insurance products. Real Insurance arranges for the issue of the life insurance products under this licence.

The life insurance products are issued by Hannover Life Re of Australasia Ltd (Hannover) ABN 37 062 395 484. GFS acts under a binder from Hannover that enables Real Insurance to provide life insurance products on their behalf directly to you. We do not act on your behalf in providing any of our services.

This FSG only details our services provided in relation to life insurance products. If you are interested in our general insurance services please contact us on 131 948.

When you apply for life 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 life insurance products generally, in making this general recommendation, we do not consider whether it is appropriate for your personal objectives, financial situation or needs as we do not act on your behalf. 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 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.

## 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 GFS activities 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 are we and other relevant persons paid for the services provided?

Where you buy a life 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 Policy or optional covers arranged by Real Insurance, the insurer may pay Real Insurance, depending on the product you purchase, a maximum amount ranging from sixty six to ninety eight percent of each premium payable in the first year, reducing in subsequent years. This is used to cover the costs of marketing, distributing and administering this product, and it is included in the premium you pay and does not cost you extra.

Our representatives are our own staff, or management who are authorised to provide general advice and deal in relation to the life insurance products. Our representatives are paid salaries and may also qualify for extra remuneration depending on performance criteria which can include volume of sales.

## How can I give you instructions about my financial products?

Simply call **1300 367 325** (weekdays between 8am and 8pm EST) and one of our telephone consultants can assist you in completing your application over the phone.

## 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** Monday to Friday, 8am – 8pm EST.

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

We hope that you never have reason to complain, but if you do we will do our best to work with you to resolve it. Our complaints resolution process has three steps.

### 1 – Immediate Response

Usually when you have a concern, we can resolve it immediately on the phone. If we can't immediately resolve your concern we will treat it as a complaint and take steps to resolve your matter as soon as possible. Please contact us using one of the following means:

**Phone:** **1300 367 325**  
(Weekdays between 8am and 8pm EST)

**Writing:** Customer Service Complaints  
PO Box 6728  
Baulkham Hills NSW 2153

**Email:** [service@reallifecover.com.au](mailto:service@reallifecover.com.au)

Please supply your Policy number to enable the enquiry to be dealt with promptly. Your complaint or enquiry will be dealt with by someone with appropriate authority.

### 2 – Internal Dispute Resolution

If we haven't resolved your matter to your satisfaction, at your request, we will escalate your complaint for review by our Internal Dispute Resolution team. All escalated matters will be acknowledged within 2 business days of being escalated. After full consideration of the matter a written final response will be provided 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 45 days, you may be eligible to refer your matter to the Financial Ombudsman Service (FOS), providing your matter is within the scope of the FOS Terms of Reference. The FOS is an independent dispute resolution service provided free of charge. You may contact the FOS at:

#### Financial Ombudsman Service

**Mail:** GPO Box 3, Melbourne VIC 3001

**Phone:** 1300 780 808 (local fee applies)

**Fax:** (03) 9613 6399

**Website:** [www.fos.org.au](http://www.fos.org.au)

**Email:** [info@fos.org.au](mailto:info@fos.org.au)

## How to contact us

If you would like to obtain further information, provide us with instructions, or if you have any queries about the life insurance products and services we offer, please contact us by calling **1300 367 325** (weekdays between 8am and 8pm EST) or email [mail@reallifecover.com.au](mailto:mail@reallifecover.com.au)