

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 58 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, Income Protection and Funeral Insurance products are issued by Hannover Life Re of Australasia Ltd (**Hannover**) ABN 37 062 395 484. 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 Landlord's 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, Income Protection or Funeral Insurance policy arranged by Real Insurance, Hannover may pay Real Insurance an amount between 6.45% and 69.16% of each premium paid on a level basis throughout the life of the policy.

For any Car, Home and Contents, or Landlord's Insurance policy arranged by Real Insurance, Hollard may pay Real Insurance an amount of up to 13.5% 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** (Monday to Friday between 8am and 8pm AEST) 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** (Monday to Friday between 8am and 8pm AEST).

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

We welcome every opportunity to resolve any concerns you may have with our products or service. In the first instance you should call us on **1300 367 325**. If your concern is still not resolved to your satisfaction, please write to our Internal Dispute Resolution Committee at:

Customer Support

Real Insurance
Reply Paid 6728
Baulkham Hills NSW 2153

Your concern will be investigated by an officer with full authority to deal with the concern and you will be informed in writing of the outcome. If your concern still remains unresolved to your satisfaction, we will assist you in directing your issue for further review to an external review scheme to which we belong.

If your complaint is not resolved to your satisfaction, please contact the Australian Financial Complaints Authority (AFCA) at:

Australian Financial Complaints Authority

Telephone: 1800 931 678
Website: www.afca.org.au
Email: info@afca.org.au
Mail: GPO Box 3 Melbourne VIC 3001

AFCA is an independent complaint review service. A decision of AFCA is binding on us (up to specified limits) but not on you. It is a service provided without cost to you.

For detailed information on how we will resolve complaints about our products, each PDS includes a step by step guide on our complaint and dispute resolution procedure.

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** (Monday to Friday between 8am and 8pm AEST) 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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