

Financial services guide

This guide aims to help you make an informed decision about the financial services and products we can provide to you as a retail client.

This guide contains important information about:

- the financial services we offer you;
- who we act for in providing these services;
- how we and other relevant persons are paid; and
- how complaints are dealt with.

Where required, you will be given a Product Disclosure Statement (PDS) before or at the time you acquire any product as a retail client. The PDS contains information on the significant benefits and characteristics of the product and of the rights, terms and conditions attached to the policy to assist you in making an informed decision about whether to purchase it or not.

Please keep this FSG along with your policy documents in a safe place for future reference.

Issue No. 4.0

AR FSG Version No: 4.0

Date of preparation: 11/10/2018

Who are we and what services do we offer?

Name:	AHL Investments Pty Ltd
ABN/ACN:	27105 265 861
Business Name(s):	Aussie Home Loans
AR Number:	338358
Address:	Level 28, Grosvenor Place, 225 George Street, Sydney NSW 2000
Contact Details:	Ph: 1300 491 283

We are Authorised Representatives of the insurer Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL 234708 of Level 12, 2 Market Street, Sydney NSW 2000 (Allianz). Allianz can be contacted on 1300 491 283 or by using the contact details listed on www.allianz.com.au. When providing the types of service listed in this FSG, we act as an agent of Allianz and not as your agent.

Allianz has authorised us to arrange and provide written general advice on certain general insurance products issued by it.

General Advice Warning

It is important that you understand and are happy with the products we can arrange. We can give you general information to help you decide but do not provide advice on this insurance based on any consideration of your objectives, financial situation or needs. Before making a decision about whether or not to purchase the product/s please carefully read the relevant PDS to decide if it is right for you.

Information on Remuneration

We receive commission from Allianz each time you buy a policy (including renewals) through us or our brokers and for some variations where an increase in premium is payable to Allianz. It is calculated as a percentage of the insurer's base premium (this is the premium less stamp duty, GST and other government taxes, charges and levies).

We may also receive a profit share from Allianz for Home (excluding flood), Landlord (excluding flood), Domestic Motor and Caravan and Trailer insurance policies arranged or referred by us or our brokers (or renewed) with Allianz in each calendar year. If the agreed net earned premium threshold and the agreed profit threshold (determined according to a formula that takes into account factors such as the premium received, claims and expenses incurred) are met, we receive an agreed percentage of the profit which exceeds the agreed profit threshold.

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From 1 January 2018, Allianz will also reimburse us for marketing costs incurred by us to promote its products. This is capped at an agreed percentage of the premium earned on Home, Landlord, Motor and Caravan and Trailer policies arranged or referred by us or our brokers (or renewed) with Allianz in the previous calendar year.

Where you have been referred to us by an Aussie franchise or an Aussie broker, we may pay them a part of the commission we earn. Any such commission we pay to them is at no extra cost to you.

Some of our staff and representatives receive an annual salary for their services. Our staff and representatives may also receive bonuses or other incentives and rewards from Allianz or Aussie based on their performance relating to sales of products and other business criteria.

From time to time, we may participate in sales incentive schemes and Allianz may provide other benefits such as promotional items, financial assistance for promotion of its products, business related conferences, study trips or other functions. We may also be eligible to qualify for other benefits such as awards or hospitality events. These benefits are provided to us at no additional cost to you.

If you require further details about any of the above remuneration received from Allianz, please ask us within a reasonable time after receiving this FSG and before we provide you with financial services to which this FSG relates.

Compensation Arrangements

Allianz is a general insurer authorised under the Insurance Act 1973 (Cth) to carry on general insurance business in Australia and is supervised by the Australian Prudential Regulation Authority (APRA) and subject to the prudential requirements of the Insurance Act. Because of this Allianz is exempted from the requirement to hold professional indemnity insurance. Please contact Allianz if you require further information in relation to their compensation arrangements.

What happens if you have a complaint?

If you are dissatisfied with our service in any way contact us and we seek to resolve the issue and we will promptly refer it to Allianz. Allianz will attempt to resolve the matter in accordance with their Internal Dispute Resolution procedures. To obtain a copy of Allianz' procedures contact us using the contact details on the first page of this document. A dispute can be referred to the Australian Financial Complaints Authority (AFCA) subject to its terms of reference. It provides a free and independent dispute resolution service for consumers who have general insurance disputes falling within its terms and its contact details are:

Australian Financial Complaints Authority:

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3
Melbourne VIC 3001

Further information

If you need further information about the products or our services, or you have any queries please contact us using the contact details on the first page of this document.

Allianz has authorised the distribution of this FSG.

This insurance is underwritten by Allianz Australia Insurance Limited ABN 15 000 122 850, AFS Licence No. 234708 (Allianz) of Level 12, 2 Market Street, Sydney and is marketed by AHL Investments Pty Ltd ABN 27 105 265 861 (Aussie) of Level 28, 225 George Street, Sydney as an Authorised Representative AR 338358. Aussie, their franchisees and brokers are authorised to arrange and / or refer you to Allianz for this insurance as agent for Allianz.

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