

Financial Services Guide (FSG)

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:

- Who we are and the services we offer you
- How we can be contacted
- How we and other relevant persons are paid
- 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.

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Who are we and what services do we offer?

Name: MORTGAGE CHOICE LIMITED

AR Number: 435921

ABN: 57 009 161 979

Address: Level 10, 100 Pacific Highway, North Sydney, NSW 2060

Contact Details: Telephone 1300 736 085, GPO Box 9863, Brisbane QLD 4001

We are an Authorised Representative of the insurer Allianz Australia Insurance Limited ABN 15 000122 850 AFSL 234708 of Level 14, 2 Market Street, Sydney NSW 2000 (Allianz). Allianz can be contacted on 1300 300 573 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 general advice on certain insurance products issued by it.

You may be provided with financial services by one of our employees who has also been authorised by Allianz to arrange and provide general advice on insurance products as its authorised representative and to provide you with this FSG. They will tell you when this is the case.

General Advice Warning

It is important that you understand and are happy with the products we and our representatives 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 Policy Documents to decide if it is appropriate for you.

Information on Remuneration

You will be charged an agreed premium for the product/s you select (plus relevant taxes and charges) which we will calculate and tell you before you purchase the products.

We may receive a commission from the insurer each time you buy a policy (including renewals) and for some variations. It is calculated as a percentage of the premium payable by you (less stamp duty, GST and other government taxes, charges and levies).

We may receive a profit share commission from Allianz for Home (excluding flood) and Domestic Motor insurance policies arranged by us (or renewed) with Allianz in each calendar year, as well as for Home (excluding flood) and Domestic Motor insurance policies purchased from Allianz in each calendar year by customers who we refer to Allianz. The profit share commission is only payable to us if the premium received from referrals to Allianz meets an agreed threshold. Once the agreed premium threshold is met, we receive an agreed percentage of the profit which exceeds an agreed profit threshold (which is determined according to a formula that takes into account factors such as premium received, claims and expenses incurred).

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 costs to you.

If you cancel the policy during the period of insurance the commission paid to us may not be refunded 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 will attempt to resolve the issue and 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 page 1. 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 page 1.

Allianz has authorised the distribution of this FSG.