



Financial Services Guide

This Financial Services Guide (FSG) has been designed to assist you in deciding whether to use the financial services we provide, i.e. arranging car insurance for you. It explains the kinds of financial services we offer. It also contains general information about who we are, how we are paid and how to make a complaint.

Where required we will also provide you with a Product Disclosure Statement (PDS) before or at the time you choose to take out an Insurance Box insurance policy. The PDS sets out the significant features of the product and is designed to assist you to make informed choices about the financial product.

Insurance Box Pty Limited ABN 42 165 156 972 (Insurance Box)
AFSL 450498 is an agent of QBE Insurance (Australia) Ltd.
ABN 78 003 191 035 AFSL 239545

Our authority

Insurance Box is authorised by QBE to deal in QBE car insurance products on their behalf. We can directly issue, vary or cancel QBE car insurance products as their agent in accordance with the underwriting guidelines.

QBE, as the insurer of the product and Insurance Box as their agent, do not act on your behalf.

We are authorised to give you general advice only. We are not able to tell you whether a product is appropriate for you specifically. Because of this you need to consider the appropriateness of any general advice or information given having regard to your personal objectives, financial situation and needs. We strongly recommend that you read the information contained in the PDS provided to you before you make a decision.

This FSG was prepared on 25th March 2014 and is authorised by Insurance Box and QBE.

Contact details

Insurance Box Pty Limited

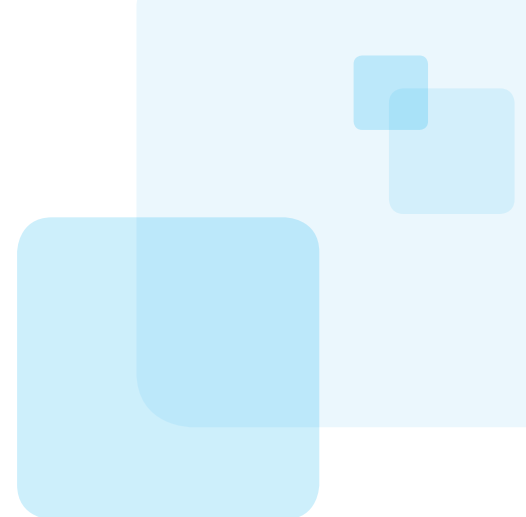
ABN 42 165 156 972
Australian Financial Services Licence number 450498
PO Box 1064
North Richmond
VIC 3121
Phone: 13 13 24
E-mail: service@insurancebox.com.au

Please contact us if we can be of any further assistance in helping you to complete your current insurance needs.



Made possible by

QBE



How are we paid?

We receive commission from QBE, which is a percentage of the premium (excluding government charges) paid by you to them for the product. The commission is retained by us on each transaction for each policy issued or renewed. We may also be eligible to qualify for other benefits such as prizes, awards or hospitality events to the value of 1% of this commission

Insurance Box employees are paid an annual salary. Bonus payments or rewards may also be paid if certain targets are achieved. Bonuses are based upon targets for all of the activities of our staff, not only those related to financial services.

If you require more detailed information on our remuneration, please ask.

Where a third party has referred you to us, we may share with them a part of the commission we earn. Any commission we pay to a referrer is at no extra cost to you.

Additional fees for services

Fees are applied when you choose to pay by monthly instalments, as well as when you pay by credit card or debit card.

Type of Payment	Fees
Paid in Full	Up to 1.5% Merchant Fee
Paid by Instalments	10% Initial Payment – up to 1.5% Merchant Fee Instalments from bank account – 10% Instalment Fee Instalments from Credit or Debit Card – Up to 1.5% Merchant Fee and 10% Instalment Fee

We may also charge a fee for our services to you and, in this case, will advise you of any fee before you agree to proceed.

Compensation in certain circumstances

The Corporations Act 2001 (Cth) requires that we have compensation arrangements in place, should you suffer any loss as a result of an agent breaching their obligations to you in their capacity as an agent. QBE is a general insurer, regulated by the Australian Prudential Regulation Authority (APRA) and satisfy the requirements of the Corporations Act. If you require further information please contact QBE.

What happens if you have a complaint or dispute?

If you ever have a complaint, you should ask Insurance Box for assistance using the contact details provided here. We have procedures in place to help resolve any issues you may have. If your complaint is not resolved to your satisfaction you may request that your complaint be referred to Insurance Box and handled under their dispute resolution (IDR) process.

If our internal dispute resolution process is unable to resolve any complaint or dispute, we will refer you to the Financial Ombudsman Service (FOS).

FOS is an approved external dispute resolution service that may be able to assist you to resolve the complaint or dispute. Insurance Box is a FOS member number 34412.

FOS contact details are:

Financial Ombudsman Service

GPO Box 3
Melbourne VIC 3001
Phone: 1300 780 808
Fax: (03) 9613-7366
E-mail: info@fos.org.au