

FINANCIAL SERVICES GUIDE

iSelect Media Pty Ltd

Version 1 Prepared on: 2 February 2017

Who is iSelect Media Pty Limited?

iSelect Media Pty Ltd (“us”, “we”, “our”) (ABN 62 147 631 454) operates as an authorised representative of iSelect General Pty Limited ABN 90 131 798 126 an Australian Financial Services Licensee with AFS Licence No.334115.

We can offer a range of financial services listed within this Financial Services Guide (“FSG”). These services will be delivered by us via our website www.iselect.com.au or one of our qualified consultants who will have the necessary skills and accreditation to assist you with the service you require.

Purpose of this Financial Services Guide?

The purpose of this FSG is to help you decide whether to use our financial services. It informs you, our valued customer, of certain basic information that relates to:

- Our relationships;
- How we are remunerated;
- How we remunerate our staff;
- The type of services we offer;
- Our complaints handling processes.

Documents you may receive from us

You may receive the following documents, designed to help you make an informed decision on any financial product selected.

Product Disclosure Statement (PDS)

We will provide you with a Product Disclosure Statement (“PDS”) that describes certain products you may wish to purchase. A PDS will be provided when we recommend a product to you. You should read it before making any decision in relation to that product.

Relationships

iSelect Media Pty Ltd is a wholly owned subsidiary of iSelect Ltd.

Are there any relationships that exist that may influence us when we provide advice?

iSelect, its Directors, Officers and/or Representatives do not have any relationships that would influence the advice we provide.

iSelect Media Pty Ltd has one product available from the following Insurer:

- Optus Insurance Services Pty Limited
ABN 12 005 711 928 AFSL No. 247379

What Financial Services do we Offer?

iSelect Media Pty Ltd is authorised by iSelect General Pty Ltd to provide general advice about general insurance products and to arrange for these insurance products to be issued to you.

We deal in, and provide advice on general insurance products from each Insurer we have an agreement with (“Participating General Insurer”).

When we provide general advice, we do not take into account your financial situation, objectives or needs or whether the product is or particular features of the product are appropriate for you. Before acting on our

advice, you should consider whether it is appropriate, in light of these factors.

If you provide us with information that is incomplete or inaccurate, then any advice we provide will be based on this information. In this situation, you must consider whether the advice is appropriate, having regard to your relevant personal circumstances.

You can provide instructions to us by contacting us by phone or online – see over for details.

How do we provide our services?

We act as an intermediary offering you financial product advice in relation to general insurance products from our Participating General Insurers. If you choose to apply for, or vary, a general insurance product using our service, we will act on behalf of the relevant Insurer in arranging that policy for you.

How is iSelect remunerated?

We receive a commission from our Participating General Insurer.

iSelect Media Pty Ltd receives a commission:

- of up to \$50 per transaction of a mobile insurance product

We do also receive a commission from our participating mobile partner for any mobile plan/s purchased through our service.

All of these fees are paid by the Insurer and are not an additional cost to you.

How do we remunerate our staff?

Our Consultants are paid a salary and may receive bonuses, which may be based on a number of factors including:

- Customer service excellence;
- Performance in relation to sales targets and referrals;
- Compliance; and /or
- Annual salary.

Our Privacy Policy

We collect personal information to ensure we can offer or provide you with products and services as outlined in this FSG. We value your privacy and have adopted the principles set out in the Privacy Act 1988 as part of our commitment to maintain client confidentiality in the collection, use, disclosure or handling of personal information. For further information about our privacy policy, please call us on 03 9276 8000 or email us at privacy@iselect.com.au or visit our website at www.iselect.com.au/mobile

We will maintain a record of your personal information including details of your objectives and any insurance product’s purchased. If you wish to examine your file please ask your General Insurance Consultant and they will make arrangements for you to do so. Alternatively, contact us on 13 19 20.

It is important to note that in order to best meet your needs and provide you with financial services and advice, your General Insurance Consultant may need to disclose your personal information to other parties, typically General Insurance Companies as part of your application.



How can I make a complaint about the services provided?

We have a complaints process for you to follow in the event you wish to lodge a complaint in relation to the services you received from us.

Step 1: Please call our Call Centre on 13 19 20 and we will discuss the issue and if possible resolve it immediately. If immediate resolution is not possible, we will consider further and acknowledge your complaint within 10 business days.

If you have any queries in relation to our complaints handling process, please contact our General Counsel as follows:

Telephone 13 19 20
Email: compliance@iselect.com.au
In writing: iSelect Media Pty Ltd
 PO Box 2021
 Moorabbin VIC 3189
Website: www.iselect.com.au

Step 2: If you are dissatisfied with the decision or the way we handled your complaint or dispute, you can also contact the Financial Ombudsman Service Limited (FOS). FOS is an external dispute resolution scheme that provides a free service to customers and is independent and impartial body that will deal with your complaint directly or follow up the matter on your behalf in accordance with its applicable terms of reference.

FOS can be contacted on:
Telephone 1300 780 808
Fax: (03) 9613 6399
Email: info@fos.org.au
In writing: Financial Ombudsman Service
 GPO Box 3
 Melbourne VIC 3001
Website: www.fos.org.au

Professional Indemnity Insurance

We have professional indemnity insurance in place to cover us for the financial services we and our Consultants provide. We understand it is adequate to meet our requirements as a financial services licensee. The policy includes coverage for claims in relation to the conduct of Consultants who no longer work for us (but who did at the time of the relevant conduct).

How can we be contacted?

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Email: info@iselect.com.au
In Writing: iSelect Media Pty Ltd
 PO Box 2021
 Moorabbin VIC 3189
Website: www.iselect.com.au