

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:

- 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.

Who are we and what services do we offer?

Name:	CONCIERGE GROUP HOLDINGS PTY LTD
ABN:	95 105 230 046
Trading Name:	RAY WHITE INSURANCE
AR Number:	267687
Address:	Level 3, 62 Astor Terrace, Spring Hill, Brisbane, QLD, 4000
Phone:	1800 678 379
Email:	insurance@raywhite.com

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 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 general insurance products issued by it (Home and Contents, Landlord, Domestic Motor, Caravan and Trailer, Office Pack and NSW CTP). Allianz has also authorised us to refer SME and Landlord insurances.

Allianz has also authorised us to arrange and refer and to provide general advice on Marine Pleasure Craft cover. Club Marine Limited ABN 12 007 588 347, AFSL No. 236916, an Australian financial services licensee, is an underwriting agent for Allianz Australia Insurance Limited which is the insurer for Marine Pleasure Craft cover.

Allianz Australia Life Insurance Limited (Allianz Life) has also authorised us to arrange and refer life insurance. Allianz acts as agent for Allianz Life in relation to life insurance.

You may be provided with these 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 right for you.

Information on Remuneration

We receive a commission from Allianz each time you buy a policy (including renewals) and for some variations that increase the premium payable. 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 receive a profit share commission from Allianz for Home and Contents (excluding flood), Landlord (excluding flood), Domestic Motor and Caravan and Trailer insurance policies arranged by us (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 that exceeds the agreed profit threshold.

Allianz also reimburses us for the marketing costs incurred by us to promote its products. This is capped at an agreed percentage of the premium earned on all insurance policies arranged by us with Allianz in the prior calendar year.

Where you have been referred to us by a third party, we may pay them a part of the commission we earn. Any such commission we pay to a referrer is at no extra cost to you.

We pay our staff and representatives an annual salary for their services and they may also receive bonuses or other incentives and rewards based on their performance relating to sales of products and other business criteria.

Where you have been provided with financial services by an employee who is an authorised representative, we may pay them all or part of our remuneration.

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 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 its compensation arrangements.

What happens if you have a complaint?

If you are dissatisfied with our service in any way, contact us and we will promptly refer it to Allianz. Allianz will attempt to resolve the matter in accordance with its Internal Dispute Resolution procedures. To obtain a copy of Allianz's 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

Phone: 1800 931 678
Post: GPO Box 3, Melbourne, Victoria 3001
Website: www.afca.org.au

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.

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