



Financial Services Guide

**This guide relates solely to the
financial services provided on
this website**

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About this Guide

This document is a **Financial Services Guide** and its purpose is to help you decide whether you wish to use the financial services that are offered by Freedom Insurance on this website. The guide will tell you:

- who provides the financial services.
- the type of financial services that are provided.
- what to do if you have a complaint about the services provided.
- how to contact us.

About the Product Disclosure Statement

You should refer to the **Product Disclosure Statement** (“PDS”) for information on any financial product specifically referred to on this website. The PDS is issued by the Insurer and is designed to assist you making an informed decision whether to apply for the product. The PDS contains important information about the product including details on benefits, exclusions and premiums.

If you have any questions about the information contained in this guide or the PDS, please call Freedom Insurance on 1300 88 44 88.

The Service Providers

Who provides the services?

Freedom Insurance Pty Ltd is the holder of an Australian Financial Services Licence which authorises it to arrange for consumers to apply for risk life insurance products and to also provide advice of a general nature on those products.

Who is responsible for the services provided to you?

In providing the services set out in this guide we act on our own behalf and are responsible for our conduct and that of our representatives. We have Professional Indemnity insurance in place that covers claims made in relation to that conduct. This cover extends to claims made in relation to representatives that are no longer accredited with us at the time of the claim.

Who is the product provider?

The insurance cover referred to on this website is provided by a registered life insurance company and it is this company that is responsible for meeting the terms and conditions of the product. The PDS will clearly identify the Insurer of the product. As the distributor of the product, we are not responsible for meeting the terms and conditions of the product. The Freedom group of companies is independent of the Insurer and we do not act on the Insurer's behalf.

The Financial Services Provided

This website provides information about a number of different life insurance product types as well as information on the services provided by us. This product information is general in nature and does not take into account your personal circumstances. It is therefore recommended that before you make any decision about a product based on the information provided, you should consider whether the product is suitable to you and your individual circumstances.

If you are unsure of whether the product is suitable you should seek the assistance of an independent financial adviser.

How We Are Paid For The Financial Services Provided?

There is no charge to you for us providing the information on this website (including any general advice contained on the site). Should you choose to use the services offered by us and our representatives and you subsequently purchase a life insurance product, the insurance company may pay us a commission. Detailed information on these matters will be contained in a Financial Services Guide relating to these services which will be provided to you at that time.

If you decide to obtain cover you will be charged a premium by the Insurer. This amount will be agreed with you before you purchase the product and will differ depending on the insured person's personal situation and the type and amount of cover obtained. If you do not wish to purchase a product you will not have to pay anything. Importantly, there is no additional charge to you for the services that are provided by us or our representatives in arranging the cover.

What To Do If You Have A Complaint

Who should I contact?

If you have a complaint regarding the financial services provided on this website, you should contact us on 1300 88 44 88 or send your complaint by emailing complaints@freedominsurance.com.au or by writing to “*The Compliance Manager*” at our postal address (see below).

What if you are not satisfied with the outcome?

We will try and resolve your complaint within 10 business days. If we cannot resolve the matter to your satisfaction or it remains unresolved after 45 days, you can lodge a complaint with the Australian Financial Complaints Authority or AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

You can contact AFCA in the following way:

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority,
GPO Box 3, Melbourne VIC 3001

Licensee Details

This Financial Services Guide is issued by:

Freedom Insurance Pty Ltd (ABN 80 138 864 543)

Australian Financial Services Licence No. 341 082

GPO Box 3553, Sydney, NSW, 2001

Phone: 1300 88 44 88