

# Suncorp Financial Services

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Financial Services Guide

Prepared: 22 July 2015

Effective: 24 August 2015

A guide to our relationship  
with you and others



# Important Information about this document

This document is a Financial Services Guide (FSG). In this FSG, “we”, “our” and “us” means the company described in this FSG as the Licensee. This FSG has been prepared by the Licensee.

**The purpose of this FSG is to set out information designed to assist you to decide whether you wish to use any of the services set out in this FSG. It also sets out other information and details required by law to be included in a Financial Services Guide.**

**For example this FSG contains information about remuneration that may be paid to us and other relevant persons in relation to the services offered and information about how you may access our internal and external complaints resolution procedures.**

The FSG contains only general information on the services offered.

This FSG does not relate to financial planning services or other types of personal financial product advice that can be provided by other Suncorp Group entities. These services are covered in separate FSGs.

## Other disclosure documentation

If you decide to acquire a financial product, you will also receive a **Product Disclosure Statement** which sets out the significant features of the financial product including its risks, benefits and costs. The Product Disclosure Statement will be given to you at or before the time the financial product is issued to you or at a later time as permitted by law. The Product Disclosure Statement includes important information you should consider before acquiring the product.

Other key information is set out in answer to the questions throughout this FSG.

If you need more information or clarification please ask us.

## Questions and Answers

### **Q. Who is providing the Financial Service?**

**A.** Services described in this FSG are provided by Suncorp Financial Services Pty Ltd ABN 50 010 844 621 (SFS).

SFS is a licensed entity under the Corporations Act and holds an Australian Financial Services Licence (AFSL) number 229885.

SFS is a member of the Suncorp Group of companies, which means Suncorp Group Limited ABN 66 145 290 124 and each of its subsidiaries. The Suncorp Group provides financial solutions for individuals and businesses.

Its diverse range of products and services include banking, insurance, wealth management, superannuation and financial planning and are provided through various companies in the Suncorp Group.

Except to the extent imposed by law, companies in the Suncorp Group do not guarantee and are not responsible or liable for the products, services, obligations or liabilities of the other companies in the Suncorp Group.

SFS has professional indemnity insurance in place that complies with the requirements of s912B of the Corporations Act 2001.

## Q. How do I contact you?

### A. To contact us, simply:

Call us on 13 11 55  
Email us at [suncorplife@suncorp.com.au](mailto:suncorplife@suncorp.com.au)  
Find us on the web at [suncorp.com.au](http://suncorp.com.au)  
Write to us at Suncorp Financial Services Pty Ltd  
GPO Box 1453  
Brisbane QLD 4001

## Q. What kinds of financial services do we offer and what products do the services relate to?

A. In terms of this FSG, the financial service SFS is providing is general financial product advice and is dealing in financial products issued by Suncorp Life & Superannuation Ltd ABN 87 073 979 530 (SLSL) AFSL & ACL 229880 and, if applicable, in relation to which AAI Limited ABN 48 005 297 807 AFSL 230859 (AAI) is the issuer of the general insurance cover only. SFS, SLSL and AAI are members of the Suncorp Group of companies. If you elect to purchase a financial product in relation to which SFS has provided a financial service under this FSG, you will be transacting with SLSL. SFS is **authorised** under its AFS Licence generally to:

- provide financial product advice in relation to deposit and payment products, general insurance products, life risk insurance products, life insurance investment products, superannuation, standard margin lending facilities and interests in managed investment schemes (including investor directed portfolio services);
- deal in deposit and payment products, general insurance products, life risk insurance products, life insurance investment products, superannuation, standard margin lending facilities and interests in managed investment schemes (including investor directed portfolio services);

Where SFS is unable to assist you because it does not offer the particular financial service you require, with your consent, it will refer you to another licensee in the Suncorp Group who does have the appropriate authorisation.

**Q. Who will actually provide me with the financial service and who is responsible for the provision of the financial service?**

- A.** The person who will provide you with the financial service will be a representative of SFS.

SFS is responsible for the financial services as described in this FSG.

**Q. Do we get paid for the service we provide?**

- A.** Suncorp Group staff who assist you receive a salary.

Some of these staff may be eligible for bonuses, based on reviews of their work performance. The performance criteria for their bonuses may or may not be directly linked to the issue of a product.

You may request particulars of the remuneration or other benefit, but your request must be made within a reasonable time after you have been given this FSG and before any financial service identified in this FSG has been provided.

The staff member who issues you with a product may also be subject to team performance appraisal and participate in a team reward structure of an 'in kind' basis rather than a cash payment.

We maintain records of certain non-monetary benefits that we or our representatives receive from providers of some of the products that are available through us. You are entitled to request details of these benefits and may do so by contacting us on the number specified in this FSG. You may be charged the reasonable costs of providing this information.

**Q. How do you provide instructions to us in relation to any financial service provided under this FSG?**

- A.** You can provide instructions via the contact details contained in this FSG.

## **Q. How do I lodge a complaint or notify of a dispute?**

**A.** If you have a complaint about this product or our services, you can contact our Customer Relations Unit by:

- phone on 1800 689 762 (freecall\*)
- fax on 1300 767 337
- email to [lifecustomerrelations@suncorp.com.au](mailto:lifecustomerrelations@suncorp.com.au)
- writing to us at Reply Paid 1453  
Suncorp Customer Relations Unit  
(RE058)  
GPO Box 1453  
Brisbane QLD 4001.

For information on our complaints handling process, please contact our Customer Relations Unit on the details above.

If you are dissatisfied with our decision or the way we handled your complaint or dispute, you can also contact the Financial Ombudsman Service Australia (FOS).

FOS is an external dispute resolution scheme that provides free services to customers and is a totally independent and impartial body who will deal with your complaint directly or follow up on the matter on your behalf in accordance with its terms of reference.

You can contact FOS by:

- Phone: 1800 367 287
- Write to: Financial Ombudsman Service Limited  
GPO Box 3  
Melbourne VIC 8007
- Fax on: 03 9613 6399
- Visit at: [www.fos.org.au](http://www.fos.org.au)
- Email to: [info@fos.org.au](mailto:info@fos.org.au)

\*A higher charge may apply for public telephones and mobile phones.



# Contact us



Call **13 11 55**



Online  
**[suncorp.com.au](http://suncorp.com.au)**



Local store