

FINANCIAL SERVICES GUIDE

This Financial Services Guide (**FSG**) has been designed to help you make an informed decision about the financial services that Zuji Pty Ltd (ZUJI) ABN 18 096 920 866 Authorised Representative No. 271915 and AWP Australia Pty Ltd ABN 52 097 227 177 AFS Licence No 245631 of 74 High Street, Toowong, Queensland 4066, telephone (07) 3305 7000 (**Allianz Global Assistance**) can provide to you. It also contains information about how they and others are remunerated for providing these financial services and how your complaints are dealt with.

Allianz Global Assistance is responsible for the content of this **FSG** and has authorised its distribution.

Where they arrange an insurance policy for you, they will give you a Product Disclosure Statement (**PDS**) when required. The **PDS** is designed to provide important information on the significant features and benefits of the policy and is designed to assist you in making an informed decision about whether to buy the product. It may consist of more than one document.

Any advice that is provided to you is general in nature and does not take into account your individual objectives, financial circumstances or needs. Before you make any decisions about the product, you should read the **PDS** carefully to ensure that it is suitable for you.

ABOUT ALLIANZ GLOBAL ASSISTANCE

Allianz Global Assistance is an Australian Financial Services Licensee authorised to deal in and provide general advice on general insurance products. **Allianz Global Assistance** has been authorised by the insurer, Allianz Australia Insurance Limited (**Allianz**) ABN 15 000 122 850 AFS Licence No 234708 of 2 Market Street, Sydney, New South Wales 2000 to act on its behalf to deal in and provide general advice and handle and settle claims in relation to travel insurance products underwritten by **Allianz**.

Allianz Global Assistance has a binding authority which means it can enter into, vary or cancel these insurance products and handle and settle claims without reference to **Allianz** provided it acts within the binding authority. When providing these services, **Allianz Global Assistance** acts for **Allianz** and does not act on your behalf.

ABOUT ZUJI

Zuji Pty Ltd (ZUJI) ABN 18 096 920 866 Authorised Representative No. 271915 of Level 2, 509 St Kilda Road, Melbourne, Victoria 3004 Telephone 1300 995 160 is an authorised representative of **Allianz Global Assistance**. ZUJI is the authorised representative that provides the financial services when you purchase this product through the website at www.zuji.com.au or over the telephone.

ZUJI is authorised by **Allianz Global Assistance** to deal in and provide general advice on travel insurance products underwritten by **Allianz**. ZUJI acts for **Allianz Global Assistance** and does not act on your behalf.

REMUNERATION

The premium for this travel insurance policy is payable to **Allianz** as the insurer.

ZUJI receives commission (inclusive of GST), which is calculated as a percentage of the premium you pay for a travel insurance policy issued to you. It is only paid if you buy a policy.

Allianz Global Assistance is also remunerated by **Allianz** for providing services on behalf of **Allianz**. This is a percentage (exclusive of GST) of the premium that you pay for an insurance policy and is only paid if you buy a policy. Employees and representatives of ZUJI and **Allianz Global Assistance** receive an annual salary, which may include bonuses and/or other incentives, which can be based on performance or other criteria.

The above remuneration is included in the premium you pay.

If you would like more information about the remuneration that ZUJI, or employees and representatives of ZUJI or **Allianz Global Assistance**, receives please ask them. This request should be made within a reasonable time after this **FSG** is provided to you and before the financial services are provided to you.

PROFESSIONAL INDEMNITY INSURANCE ARRANGEMENTS

Allianz Global Assistance and its representatives (including its authorised representatives) are covered under professional indemnity insurance that complies with the requirements of section 912B of the Corporations Act. The insurance (subject to its terms and conditions) will continue to cover claims in relation to **Allianz Global Assistance's** representatives/employees who no longer work for it (but who did at the time of the relevant conduct).

IF YOU HAVE A COMPLAINT

Should you have a complaint or dispute arising out of this insurance, or our employees, authorised representatives or service providers, please call **Allianz Global Assistance** on 1300 725 154 or put the complaint in writing and send it to PO Box 162, Toowong, Queensland 4066.

A dispute may also be referred to the Financial Ombudsman Service Australia (**FOS**), which is an independent external dispute resolution body. For more information or to access the **FOS** process please call 1800 367 287. Alternatively you can write to the **FOS** at GPO Box 3, Melbourne Victoria 3001. Access to the **FOS** is free.

PRIVACY STATEMENT

Allianz Global Assistance and ZUJI are committed to ensuring the privacy and security of your personal information. They adhere to the privacy terms set out in **IMPORTANT MATTERS** in the **PDS**.

HOW TO CONTACT US

You can contact ZUJI or **Allianz Global Assistance** or provide them with instructions using the contact details outlined in this **FSG**. Please keep this document in a safe place for your future reference.

DATE PREPARED

This **FSG** was prepared on 10 February, 2017.