



Financial Services Guide

1300 Insurance Pty Ltd

Corporate Authorised Representative

CAR Number:

Bombora Advice Pty Ltd

ACN: 156 350 565

AFSL: 439065

Address: S1, L2 406 Collins St, Melbourne VIC 3000

Phone: 1300 653 097

Email: info@bomboraadvice.com.au



Financial Services Guide: Version 1.0

Issue date 1st August 2013

Important Information



This Financial Services Guide (FSG) contains the following important information to help you decide whether to use our services. It provides information about:

- Who we are;
- The financial product services and the products we can provide;
- How we are paid;
- Who to contact if you have a complaint.

About 1300 Insurance Pty Ltd



1300 Insurance Pty Ltd (ABN 126093696), Corporate Authorised Representative (CAR), number 327609, trading as 1300 Insurance, is authorised to provide dealing services on behalf of Bombora Advice Pty Ltd ABN 40 156 250 565 AFSL number: 439065

Important:

1300 Insurance Pty Ltd is **not** authorised to provide personal financial planning and insurance advice.

We can refer you to an insurance provider to implement the amount and types of insurance cover you want. However, as we cannot provide you with personal advice, this may mean that insurance is not appropriate to your needs or that there may be a more suitable type or level of insurance that is appropriate to your situation. You should carefully consider the details of any insurance in the Product Disclosure Statement (PDS) before making any decision.

If you wished, we would be happy to refer to you an appropriately licensed financial planner if you require personal financial planning and insurance advice.

1300 Insurance is a Corporate Authorised Representative of Bombora Advice Pty Ltd. Bombora Advice Pty Ltd has appointed 1300 Insurance to act on its behalf in dealing and arranging life insurance for its clients. Bombora Advice Pty Ltd contact details are displayed on the front of this Financial Service Guide.

Contact Details for 1300 Insurance are:

Address: Level 27, 101 Collins Street, Melbourne VIC 3000

Phone: 1300 467 872

Fax: 03 9653 9204

Web: 1300insurance.com.au

Documents you may receive

You should read any warnings contained in the PDS, carefully, before making any decision relating to a financial product. The PDS can be obtained from our website or by contacting the product issuer directly.

You will need to contact the product issuer directly with any instructions relating to your financial products.

Advice fees



Bombora Advice Pty Ltd will receive a referral fee of up to seventy percent of the initial premium you pay and up to ten percent per annum of the renewal premium when you elect to purchase insurance through one or more of the following products:

- 1300 Insurance Ezicover® Funeral Advantage
- 1300 Insurance Ezicover® Life Insurance

Please note that any commission paid by the product issuer is part of the insurance premium you pay and is not an additional cost to you.

Bombora Advice Pty Ltd will pass 100% of the gross revenue it receives from the product provider to 1300 Insurance Pty Ltd, and then charge 1300 insurance a monthly fee for licensing and support services

Other benefits we may receive

From time to time, we may be offered or receive non-commission benefits such as entertainment or sponsorship from some product providers at no extra cost to you. Both 1300 Insurance Pty Ltd and Bombora Advice Pty Ltd maintain a register which documents any benefits above \$300 that have been received. A copy of this register will be made available within seven days of a request.

- **Product Competitions:** We may participate in short term incentive programmes such as a product

provider paying additional commissions during a specified period.

About our Licensee

Bombora Advice Pty Ltd ABN 40 156 250 565
Australian Financial Services Licensee 439065
Level 2 406 Collins Street Melbourne Vic 3000

Bombora Advice Pty Ltd was established in July 2013 and offers a range of financial products and services. Bombora Advice Pty Ltd is not owned, nor form a part of, any product manufacturer. (I.e. Life insurance company, fund manager or administration services company. Neither Bombora Advice Pty Ltd or its financial advisers is associated with any financial issuer. However, Bombora Advice Pty Ltd does have an agreement with MLC whereby MLC provides Bombora Advice Pty Ltd with a range of back office support services to assist us in running a professional financial planning business. These support services include software, product research, compliance and other related services. MLC is part of the NAB Group of companies.

From time to time, Bombora Advice Pty Ltd may receive financial support from product manufacturers in the form of marketing, education and professional development.

Privacy

As we do not provide you with any personal financial advice relating to this transaction, we do not maintain a record of your personal information. Any information we collect is to be used solely by the product provider in determining whether to offer you insurance cover.

Together with Bombora Advice Pty Ltd we implement a privacy policy, which ensures the privacy and security of your personal information. A copy of our privacy policy is available from our website www.1300insurance.com.au.

Professional indemnity insurance

Professional indemnity insurance is maintained by Bombora Advice Pty Ltd and your adviser to cover advice, actions and recommendations which have been authorised by Bombora Advice Pty Ltd and provided by 1300 Insurance Pty Ltd. This Professional Indemnity Insurance satisfies the requirements imposed under the Corporations Act 2001 and the financial services regulations.

What should you do if you have a complaint?



If you have any complaints about the services provided to you, you should take the following steps:

- Contact the person who provided you with the advice to discuss your concerns.
- If your complaint is not satisfactorily resolved within three days, please put your complaint in writing and send it to:

The General Manager
Bombora Advice Pty Ltd
Suite 1, Level 2
404 – 406 Collins St
Melbourne Vic 3000

Please address the envelope "Notice of Complaint". Bombora Advice Pty Ltd will attempt to resolve your complaint quickly and fairly.

If your complaint has not been resolved within 45 days, or to your satisfaction, then you may refer your complaint to one of the following External Dispute Resolution Schemes listed in the following table.

Type of complaint	External complaints service
Financial advice, investments, superannuation or insurance matters	Financial Ombudsman Service (FOS) on 1800 78 08 08
Personal information held	The Privacy Commissioner on 1300 363 992

In addition, you may contact the Australian Securities and Investments Commission (ASIC) on 1300 300 630 to obtain information about your rights. Alternatively, you may detail your complaint in an email to infoline@asic.gov.au