

We recommend that you print and save this document for future reference

Financial Services Guide (Car and Home & Contents Insurance)

PURPOSE OF THIS DOCUMENT

The purpose of this Financial Services Guide (**FSG**) is to give you important information about the financial services provided by Compare the Market Pty Ltd ACN 117 323 378 (**CTM**) in respect of car and home & contents insurance products (**Products**) compared via the web pages www.choosi.com.au/car-insurance and www.choosi.com.au/home-contents-insurance (**Web Pages**). This information should assist you to decide if you wish to use the financial services provided by CTM. Importantly, this FSG explains the financial services offered in respect of the Products, the remuneration paid for those services and how any complaints you may have will be dealt with.

If you decide to purchase a Product, you will also receive access to a Product Disclosure Statement (**PDS**) for the Product from the relevant insurance provider. You should read the PDS before deciding to purchase any Product. The PDS contains information about the Product to help you make an informed decision about whether or not to buy the Product.

OUR SERVICES

CTM is an Australian Financial Services Licensee (AFSL 422926) and is licensed to deal in, and provide advice on, general insurance products. CTM provides factual information and general advice only. We do not take into account your individual financial objectives, personal circumstances, needs or situation in providing that advice.

CTM provides the following financial services via the Web Pages:

1. **Car Insurance** – compare features and indicative prices of a range of car insurance products that participate on the Web Pages (**Car Insurance Comparison**); and
2. **Home & Contents Insurance** – compare features and indicative prices of a range of home and/or contents insurance products that participate on the Web Pages (**Home & Contents Comparison**).

The Products compared on the Web Pages are not representative of all products in the market.

The Web Pages currently allow you to compare and obtain quotes from the following participating insurance brands:

Product	Brands Participating on CTM Website	Other Important Information
Car Insurance	Budget Direct, Virgin Money and Woolworths.	All of these Products except for Woolworths are arranged by Auto & General Services Pty Ltd ACN 003 617 909 AFSL 241411(AGS), under a binder, for and on behalf of the insurer, Auto & General Insurance Company Limited (Auto & General) ACN 111 586 353; AFSL 285 571 (AGS Car Brands). CTM, AGS and Auto & General are related entities.

Product	Brands Participating on CTM Website	Other Important Information
		<p>If you decide to apply for an AGS Car Brand online, AGS will arrange the policy for and on behalf of Auto & General.</p> <p>Woolworths Car Insurance is issued by the insurer, Hollard. Choosi and Hollard are related bodies corporate.</p>
Home & Contents Insurance	Budget Direct, Virgin Money and Woolworths.	<p>All Home & Contents Insurance Products, other than Woolworths are arranged by AGS under a binder, for and on behalf of the insurer, Auto & General (AGS Home Brands). CTM, AGS and Auto & General are related entities. If you decide to apply for an AGS Home Brand, AGS will arrange the policy for and on behalf of Auto & General. If you decide to apply for any other Home & Contents Insurance Product compared on the Home & Contents Insurance Comparison, CTM will refer you to the relevant insurance provider.</p>

HOW ARE WE PAID?

CTM and AGS may receive a fee or commission for each Product issued in respect of, or attributable to, the financial service provided by CTM as follows:

The below fees and commissions are included in the cost of the Product. These fees and commissions do not increase the cost of the Product to you.

Product	CTM Fee	AGS Commission
Car Insurance	Up to \$305 (plus GST) from the relevant provider, per vehicle.	Up to 27% of the Car Insurance Product premium (excluding any fees or government taxes and charges) from Auto & General for the AGS Car Brands.
Home & Contents Insurance	Up to \$200 (plus GST) or up to 21% of the Home & Contents Insurance Product premium (including any fees or government taxes and charges) (plus GST), depending on the Product, from the relevant provider.	Up to 27% of the Home & Contents Insurance Product premium (excluding any fees or government taxes and charges) from Auto & General for the AGS Home Brands.

HOW WE PAY CHOOSI

We share the above fees and commission with Choosi Pty Ltd ACN 147 630 886 (**Choosi**).

We may pay Choosi up to 60% (plus GST) of the fee or commission that we receive from the relevant provider.

WHAT SHOULD YOU DO IF YOU HAVE A COMPLAINT?

If you have a complaint about the Services provided by CTM, you should:

Step 1 - Contact CTM on the contact details below;

Step 2 - If the matter is not resolved to your satisfaction within 14 days, please contact CTM's Dispute Resolution Manager;

Phone: 1800 777 712

Email: complaints@comparethemarket.com.au

Step 3 - If an issue has still not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services complaint resolution that is available to you, at no cost.

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

CONTACT DETAILS

Compare the Market Pty Ltd

ACN: 117 323 378

AFS Licence No.: 422926

PO Box 301

Toowong QLD 4066

Phone: (07) 1800 777 712

Email: email@comparethemarket.com.au

COMPENSATION ARRANGEMENTS

As required by law, CTM has professional indemnity insurance arrangements in place to compensate its retail clients for loss suffered because of a breach by CTM of relevant obligations of CTM under Chapter 7 of the Corporations Act. This insurance covers the Services provided by CTM and its staff on the CTM Website and CTM Call Centre and includes the period after staff cease working with us provided we notify the insurer of the claim when it arises and this is done within the relevant policy period. You should contact CTM immediately you consider you have suffered loss in these circumstances.