

Homeloans Limited Financial Services Guide

ABOUT THIS FINANCIAL SERVICES GUIDE

This our Financial Services Guide (FSG) for products of QBE Insurance. This and similar documents that cover our other licensees make up our FSG. The FSG has been designed to assist you in deciding whether to use the financial services we provide, i.e. arranging motor insurance for you. It explains the kinds of financial services we offer. It also contains general information about who we are, how we are paid and how to make a complaint.

Where required we will also provide you with a Product Disclosure Statement (PDS) before or at the time you buy any financial product as a retail client. The PDS sets out the significant features of the product and is designed to assist you to make informed choices about the financial product.

About Homeloans Ltd

Homeloans Limited is an Authorised Representative (AR) of QBE Insurance (Australia) Limited (QBE).

Homeloans Limited is authorised by QBE to deal in QBE insurance products on their behalf. We can directly issue, vary or cancel QBE insurance products as their agent in accordance with their underwriting guidelines (this is called a binder authority).

In some cases we may need to arrange for QBE to do this if we are not able to act under our binder authority. QBE as the insurer of the product and we, as their agent, do not act on your behalf.

The Homeloans Limited dealer providing you with this FSG is authorised by us to act on our behalf in providing the services we are authorised to provide for QBE Insurance.

We and our dealers have authority to give you general advice only. We are not able to tell you whether a product is appropriate for you specifically. Because of this, you need to consider the appropriateness of any general advice or information given having regard to your personal objectives, financial situation and needs. We strongly recommend that you read the information contained in the Product Disclosure Statement provided to you before you make a decision.

The distribution of this FSG has been authorised by QBE Insurance.

Contact details

Homeloans Limited

ABN 55 095 034 003

Authorised Representative No: 272231

Level 2, The Atrium

168 St Georges Terrace

Perth WA 6000

Phone: 1300 78 78 74

Web: www.homeloans.com.au

About our licensees and authority

QBE Insurance (Australia) Limited

ABN 78 003 191 035

AFSL Number 239545

GPO Box 82

Sydney NSW 2001

Toll Free 133 723

Email: enquiries@qbe.com

The Corporations Act 2001 (Cth) requires that we have compensation arrangements in place, should you suffer any loss as a result of our AR breaching their obligations to you in their capacity as our AR. QBE is a general insurer, regulated by the Australian Prudential Regulation Authority (APRA) and satisfy the requirements of the Corporations Act. If you require further information please contact QBE.

Homeloans Ltd remuneration

We receive commission from QBE, which ranges from 0% to 30% of the total premium payable (excluding government charges) by you to them for the product. The commission is paid to us by QBE for each policy issued or renewed. We may also be eligible to qualify for other benefits such as prizes, awards or hospitality events to the value of 1% of this commission.

Homeloans Limited employees are paid an annual salary. Bonus payments or rewards may also be paid if certain sales targets are achieved. Bonuses are based upon sales targets for all of the activities of our staff, not only those related to financial services.

If you have a complaint

If you ever have a complaint, you should ask your Homeloans Limited adviser for assistance or you can write to or call Homeloans Limited using the contact details provided here. We have procedures in place to help resolve any issues you may have. If your complaint is not resolved to your satisfaction you may request that your complaint be referred to QBE and handled under their dispute resolution process.

Contacting us

If you have any queries, contact your Homeloans Limited adviser, or contact us at the address detailed above.