



Financial Services Guide

1 November 2018

This Financial Services Guide (FSG) is an important document which we are required to give to you under the requirements of our Australian Financial Services Licence (AFSL 313890).

The FSG serves several purposes:

- provides you with information about Defence Health to help you decide whether to use the financial services we provide;
- explains the services we can offer and who provides the services;
- explains how we are remunerated in relation to those services; and
- includes details of our internal and external complaints handling procedures and how you can access them.

Throughout this FSG, where we refer to 'we', 'us', 'our' or 'Defence Health' we are referring to Defence Health Limited (ABN 80 008 629 481).

Who is Defence Health?

Defence Health is a registered not-for-profit private health insurer which has been serving the Defence community since 1953.

Defence Health's AFSL authorises Defence Health to:

- (a) provide general financial product advice in respect of selected life risk insurance products and general insurance products; and (b) arrange for you to apply for, acquire, vary or dispose of those financial products.

What products are available?

Defence Health can only advise on, arrange or deal in life and general insurance products that are selected from its approved product list. These products are underwritten and issued by life insurance and general insurance companies. The approved product list can be obtained on request. Defence Health does not provide financial services in relation to any other financial products.

Defence Health is not the issuer of these products.

What financial services do we offer?

General advice

Defence Health can provide you with general advice regarding any insurance product on the approved product list.

This means that we can provide you with information about the products and their key features as well as providing quotes. We can also tell you how you can apply for them and how you can obtain a Product Disclosure Statement (PDS). A PDS contains important information which you need in order to make an informed decision about the particular product. We can also assist you with the purchase of these products.

If you require personal financial product advice or broader financial planning services, you are encouraged to seek professional advice from an appropriately licensed financial services provider.

How do you do business with us?

Defence Health provides the financial services described in this FSG through its employee representatives. We are responsible for the conduct of our representatives when they provide financial services to you.

How are we paid for the services we provide?

General advice - commission only

Defence Health receives commission payments from the product issuers in the range of 10% to 20% of the premiums you pay to the insurer (excluding GST).

With respect to life insurance, Defence Health alternatively may receive commission payments from the product issuer up to 66% of the premium paid in year one, and thereafter 5.5% of premiums paid.

Our employee representatives receive salaries only. We do not pay our representatives any commission or bonuses calculated by reference to product sales.

Other than the premiums for the respective products, you pay no other charges or fees for the general advice provided by Defence Health.

Do we have any associations that influence us?

Defence Health does not have any ownership interests or other associations with any insurer on our approved product list that might influence the financial services we provide.

What compensation arrangements are in place?

Defence Health has adequate professional indemnity insurance to cover the activities of Defence Health, its staff and representatives with respect to the provision of financial product advice for the life insurance and general insurance products on our approved product list. This insurance complies with the requirements of the Corporations Act and Regulations.

How do we safeguard your private information?

The privacy of your personal information is important. We have systems and processes in place to protect your privacy. We need to collect personal information to administer our customer relationships and to provide appropriate advice. We may also need to disclose your personal information to the relevant product insurer if we assist you to put insurance in place.

For detailed information on how we handle your personal information, please read our Privacy Policy which you can download from www.defencehealth.com.au or request a copy from us by calling 1800 335 425.

What should you do if you have a complaint?

We have established procedures to ensure that all enquiries and complaints are properly considered and dealt with. If you have an enquiry or complaint about the operation or management of our services, please call our Complaints Manager on 1800 335 425 or write to our Complaints Manager at our address on the following page.

In the event that your complaint is not resolved to your satisfaction, you may refer it to the Australian Financial Complaints Authority (AFCA).

Their contact details are:

**Australian Financial
Complaints Authority**

GPO Box 3
Melbourne VIC 3001

T: 1800 931 678
W: www.afca.org.au
E: info@afca.org.au

Contact us



Phone

Phone 1800 676 465
Monday to Friday
8:30 am to 5:00 pm EST



Web

defencehealth.com.au



Email

lifeinsurance@defencehealth.com.au



Fax

03 8679 1012



Post/Street Address

PO Box 7518
Melbourne, Victoria 3004

Level 4, 380 St Kilda Road
Melbourne, Victoria 3004