



## Financial Services Guide



The financial services referred to in this guide are provided by Guardian Insurance.

**Guardian Insurance**

Reply Paid 6728, Baulkham Hills NSW 2153

**Phone:** 1300 709 431  
Monday to Friday between 8am and 8pm (AEST)

**Email:** [enquiries@guardianinsurance.com.au](mailto:enquiries@guardianinsurance.com.au)

**Website:** [guardianinsurance.com.au](http://guardianinsurance.com.au)

Guardian Insurance is a trading name of Greenstone Financial Services Pty Ltd (GFS) ABN 53 128 692 884, Australian Financial Services Licence 343079.

### About this Financial Services Guide

This Financial Services Guide (FSG) is an important document designed to help you make an informed decision about whether to use our services.

It tells you who Guardian Insurance is, how you can contact us, the services we provide, who we act for, the remuneration we and other relevant persons may receive for our services and how complaints are dealt with.

To assist in your decision whether to purchase a Life Insurance product, we will provide you with a Product Disclosure Statement (PDS). The PDS includes the benefits, risks and features of the product to help you make an informed decision about whether to purchase the product.

### Our services

GFS is an Australian Financial Services Licencee. GFS is authorised under its Australian Financial Services licence to advise on and deal in relation to, life risk and general insurance products. Guardian Insurance arranges for the issue of the Life Insurance products under this licence.

The Life Insurance products are issued by Hannover Life Re of Australasia Ltd ABN 37 062 395 484 (the insurer). Guardian Insurance operates under a binder from Hannover that enables Guardian Insurance to provide Life Insurance products directly to you as if they were Hannover. In providing these services GFS acts on behalf of the insurer and does not act for you.

This FSG details our services provided in relation to Life Insurance products.

When you apply for Life Insurance products, we tell you about the product and collect certain information from you to allow the insurer to determine whether to issue it.

Whilst we may recommend the Life Insurance products generally, we will not consider whether they are appropriate for your personal objectives, financial situation or needs. As a result, you need to consider the appropriateness of any information or general advice we give you, having regard to your personal circumstances before buying.

You need to read the PDS and any other relevant Policy documentation to determine if the product is right for you. If you require personal advice you need to obtain the services of a suitably qualified adviser.

## Compensation Arrangements

We are required by the Corporations Act 2001 (Cth) to operate a compensation arrangement which is designed to compensate retail clients for losses they suffer as a result of a breach by GFS of the obligations outlined in Chapter 7 of the Corporations Act.

To this end GFS has Professional Indemnity Insurance in place which meets the legislative requirements covering GFS activities and includes the conduct of any employees who are no longer employed by GFS but were so at the time of the relevant conduct.

## How are we and other relevant persons paid for the services provided?

Where you buy a Life Insurance product from us you must pay the premium payable to the insurer for the product. We agree with you on the amount before you purchase the product.

For any Policy or optional covers arranged by Guardian Insurance, the insurer may pay Guardian Insurance, and its related companies depending on the product you purchase, up to 55.62 percent of each premium paid on a level basis throughout the life of the policy. This is used to cover the costs of marketing and distributing this product, and it is included in the premium you pay and does not cost you extra.

Our staff are paid salaries and may also qualify for extra remuneration depending on performance criteria which can include volume of sales. We have practices in place to ensure the conflicted remuneration requirements as set out in the Corporations Act 2001 are adhered to.

## How can I give you instructions about my financial products?

Simply call **1300 709 431** Monday to Friday between 8am and 8pm (AEST) and one of our telephone consultants can assist you in completing your application over the phone.

## How is my personal information dealt with?

We collect personal information from you to provide the financial services outlined in this document. We may engage third party service providers to collect this information on our behalf. If you do not supply the requested information we may be unable to provide the requested financial service. In providing these financial services we may disclose your personal information to third parties including insurers, reinsurers, our advisers and other insurance service providers. We are unlikely to send your personal information to any foreign jurisdiction and we take steps to ensure our service providers don't either.

You can read more about how we collect, use and disclose your personal information in our Privacy Policy, including how to complain about a breach of the Privacy Principles, which is available on our website or you can request a copy. If you wish to gain access to your information (including correcting or updating it), have a complaint about a breach of your privacy or have any other query relating to privacy please call **1300 709 431** Monday to Friday between 8am and 8pm (AEST).

## What do I do if I have a query or complaint?

We hope that you never have a reason to complain, but if you do, we will do our best to work with you to resolve it. To lodge a complaint or if you require assistance to lodge a complaint, please contact us using one of the following means:

**Phone:** 1300 709 431  
**Writing:** Customer Support Complaints  
Guardian Insurance  
Reply Paid 6728  
Baulkham Hills NSW 2153  
**Email:** [enquiries@guardianinsurance.com.au](mailto:enquiries@guardianinsurance.com.au)

Our complaint resolution process has three steps.

### 1. Initial Response

Usually when you have a complaint, we can resolve it immediately on the phone. If we can't immediately resolve your complaint to your satisfaction, we will refer your complaint to our centralised complaints team who will acknowledge receipt of your complaint within 24 hours (or one business day) where reasonable. If we are still unable to resolve your complaint within 5 days or your complaint is in relation to hardship or the value or decline of a claim, we will escalate your complaint for review by our Internal Dispute Resolution Team.

### 2. Internal Dispute Resolution

All matters escalated to our Internal Dispute Resolution Team will be responded to in writing. After full consideration of the matter, a written final response will be provided within 30 days that will outline the decision reached and the reasons for the decision.

### 3. External Dispute Resolution

In the unlikely event that your complaint is not resolved to your satisfaction, or a final response has not been provided within 30 days, you may be eligible to refer your matter to the Australian Financial Complaints Authority (AFCA) providing your matter is within the scope of the AFCA's Complaint Resolution Scheme Rules. AFCA is a free, fair and independent dispute resolution scheme.

You may contact AFCA at:

### Australian Financial Complaints Authority

**Mail:** GPO Box 3, Melbourne VIC 3001  
**Phone:** 1800 931 678  
**Website:** [www.afca.org.au](http://www.afca.org.au)  
**Email:** [info@afca.org.au](mailto:info@afca.org.au)

## How to contact us

If you would like to obtain further information, provide us with instructions, or if you have any queries about the services we offer, please contact us by:

**Phone:** 1300 709 431  
Monday to Friday between 8am and 8pm (AEST)  
**Email:** [enquiries@guardianinsurance.com.au](mailto:enquiries@guardianinsurance.com.au)

Please retain this document along with your PDS in a secure place for future reference.