

### Metropolitan Member Service Centres

- Booragoon:** Shop 312, Garden City Shopping Centre, Riseley Street
- Carousel:** Shop 1098, Westfield Carousel Shopping Centre, Albany Highway
- Mandurah:** Shop 112, Centro Mandurah Shopping Centre, Pinjarra Road
- Morley:** Shop 1, Morley Market Shopping Centre, Bishop Street
- West Perth:** 832 Wellington Street
- Whitfords:** Shop 15, Westfield Whitford City Shopping Centre, Corner Marmion & Whitfords Avenue

### Regional Member Service Centres

- Albany:** 110 Albany Highway
- Bunbury:** Shop 20a, Bunbury Forum Shopping Centre, Sandridge Road
- Geraldton:** Shop 29, Centro Northgate Shopping Centre, Chapman Road
- Kalgoorlie:** 51-53 Hannan Street

### Contact us

- Mail:** RAC Distribution Pty Ltd.  
PO Box C140, Perth WA 6839
- Telephone:** 13 17 03
- Website:** [www.rac.com.au](http://www.rac.com.au)

### TTY (numbers for the hearing impaired)

All general enquiries 9301 3113  
8.00am to 8.30pm (Monday to Friday)  
8.30am to 5.00pm (Saturday).



RAC members are happier



# Financial Services Guide.

RAC Distribution. Who we are and the general insurance services we offer.

## About this Financial Services Guide

This Financial Services Guide ('FSG') is a very important document that we are required to give you. It provides you with information about RAC Distribution Pty Ltd ("RACD", "we" or "us") to assist you in deciding whether to use the financial services we provide. This FSG outlines the type of services and products we can offer you. It also explains how we are remunerated and includes details of our complaints handling procedures and how you can access them.

If we offer to arrange an insurance product for you, we will provide you with a Product Disclosure Statement ("PDS") relevant to your insurance policy. The PDS is an important legal document and contains information about the product you will need to make an informed decision whether to purchase the policy.

Any advice about the products we give you is of a general nature. We do not take into account your needs, specific objectives or financial position. You will need to consider the information in the PDS and make your own decision whether the product is suitable for you.

## Who we are

RACD and RAC Insurance Pty Limited ("RACI") ABN 59 094 685 882 are wholly owned subsidiaries of The Royal Automobile Club of WA Inc. ABN 33 212 133 120.

RACI is an authorised general insurance company specialising in general insurance products. Its Australian Financial Services Licence number is 231222.

Any financial services offered will be provided by a representative of RACD. We have a binding agreement with RACI that authorises us to arrange for the issue of general insurance contracts on their behalf which are binding on RACI just as if RACI had issued the policy itself. If you decide to purchase a nominated insurance policy, your contract will be with RACI as the insurer.

RACI has authorised us to distribute this FSG to you.

## Our services

We are authorised to offer you a range of financial services including:

- provide general product advice - (i.e. advice that has not been tailored to your personal objectives, financial situation or needs)
- arrange for the issue of RACI's insurance products
- issue RACI's insurance products as an agent of RACI
- agree on policy variations requested by you.

on the nominated insurance products below:

- Full Cover Motor Vehicle insurance
- Motor Vehicle Third Party Property Damage and Third Party Fire and Theft
- Motor Cycle insurance
- Caravan/Trailer insurance
- Building, Contents and Personal Valuables insurance
- Boat insurance
- Landlord's insurance
- Renter's Contents and Personal Valuables insurance.

## How you can you transact with us

You can give us instructions by visiting any one of our **Member Service Centres** or call **13 17 03** or visit **rac.com.au**.

## How we are paid

We do not charge you a fee or commission for our services.

If we issue an insurance product on your behalf, we will receive 8% commission from RACI on the premiums collected by us (excluding all statutory charges).

Employees of RACD receive a salary and may receive a bonus provided quarterly performance targets are met. The bonus is derived from the commission paid to us by RACI. It is unlikely to exceed 2% of their salary.

## How we protect your privacy

Our Privacy Policy explains our commitment to the protection of your personal information. If you wish to obtain a copy of our Privacy Policy, you can:

- contact us by phone, mail, fax, email or in person; or
- visit **rac.com.au** and click on the link to our Privacy page.

## Addressing Complaints

Customer satisfaction is a priority for us. If you have a complaint about the financial services we have provided, please contact us and we will aim to resolve your complaint quickly and fairly. If your complaint is not satisfactorily resolved, a Line Manager will review the situation and respond to you within 15 working days.

If your complaint remains unresolved it will be referred to RACI's Dispute Resolution Panel for review. They have the responsibility to review and respond to your complaint within 15 working days and have the authority to alter a previous decision.

If you are still not satisfied you can refer the matter to the Financial Ombudsman Service ('FOS'), which is an independent external procedure. The FOS is a national service aimed at resolving disputes between policyholders and their insurance companies. The service is free to policy holders.

You can lodge your dispute with the FOS within three months of us informing you of our final decision. You have one month to decide whether you want to accept the determination of the FOS. If you do not accept the decision within this period, then the determination will not be binding on us.

The Financial Ombudsman Service can be contacted by:

Telephone: 1300 780 808  
Mail: Financial Ombudsman Service  
GPO Box 3  
Melbourne VIC 3001  
Email: info@fos.org.au

## How you can contact us

If you would like further information about the insurance products we are authorised to arrange, please write to:

- RAC Distribution Pty Ltd, PO Box C140, Perth WA 6839 or call 13 17 03.
- For general enquiries you can call 13 17 03 or visit **rac.com.au**.
- If you are hearing impaired, please call 9301 3113 (8.00am to 8.30pm, Monday to Friday and 8.30am to 5.00pm Saturday).
- If you wish to see us in person, you can visit one of our metropolitan or regional Member Service Centres listed on the back panel of this brochure.