This FSG was updated on 21 December 2010.

Metropolitan Member Service Centres

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

Regional Member Service Centres

Albany	110 Albany Highway
Bunbury	1/33 Carey Street
Geraldton	Shop 29, Centro Northgate Shopping Centre, Chapman Road
Kalgoorlie	51-53 Hannan Street

Contact us

General Enquiries 13 17 03
www.rac.com.au

TTY (numbers for the hearing impaired)
All General Enquiries (08) 9301 3113

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Financial Services Guide.

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

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RAC Distribution Pty Ltd
ABN 71 092 581 470
Authorised Representative Number 238025

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. We will provide you with a PDS so that you can decide if this policy is suitable for you.

Who we are

RACD and RAC Insurance Pty Limited (**'RACI'**) ABN 59 094 685 882 are part of the RAC Group of Companies.

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; and
- 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; and
- 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.

RACD operates under a fee for service arrangement based on the amount of time RACD spends providing sales and services on behalf of RACI (Fees). These Fees are reviewed annually and are subject to change from time to time.

Employees of RACD receive a salary and may receive a bonus from RACD provided quarterly performance targets are met. The bonus is unlikely to exceed 2% of their annual salary.

You may, within a reasonable time after receiving this FSG and before any financial service is provided, request to obtain further information about the remuneration, Fees and any benefit that may be paid to us for these services.

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 resolved to your satisfaction, a Manager will review the situation and respond to you within 15 business days.

If your complaint remains unresolved, it will be referred to RACI's Dispute Resolution Panel ('Panel') for review. The Panel will review and provide a written response to your complaint within 15 business days.

If you are not satisfied with the Panel's decision you can refer the matter to the Financial Ombudsman Service ('FOS') at any time within 2 years from the date of the Panel's written decision. The FOS is a national service aimed at resolving disputes between policyholders and their insurance companies. The service is free to policyholders.

We ask that you give RACI a reasonable chance to resolve your dispute. You may however at any stage lodge your dispute with the FOS.

You have 30 days to decide whether you want to accept a determination of the FOS. If you do not accept the determination within this period, it will not be binding on us.

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

Compensation arrangements

RACD has professional indemnity insurance in compliance with the requirements of the Corporations Act 2001 and for the financial services outlined in this FSG. The professional indemnity cover extends to financial services provided by representatives who are no longer employed by us in that capacity but who provided such financial services at the time the loss, damages or breach of an obligation occurred.

How you can contact us

If you would like further information about the insurance products RACD are authorised to arrange, or to contact RACI, please write to **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.