

If you have a complaint about your Allianz, Club Marine or Allianz Global Assistance policy »

Disputes and complaints are not an everyday occurrence. They strive to do things the right way and keep their customers happy. Sometimes though, disputes do occur and when this happens, Allianz's, Club Marine's and Allianz Global Assistance's objective is to resolve any disagreement as amicably and quickly as possible.

Therefore, where you have a complaint that relates to the operation of an insurance policy that Wide Bay has arranged or regarding an insurance claim, please contact Allianz, Club Marine or Allianz Global Assistance who has issued the policy and they will deal with your complaint under their own dispute resolution process.

If you are not satisfied with the resolution of your complaint by Allianz, Club Marine or Allianz Global Assistance under its internal dispute resolution processes, you are entitled to have your dispute considered by Allianz's, Club Marine's or Allianz Global Assistance's external dispute resolution scheme, the Insurance Ombudsman Service - IOS (formerly known as Insurance Enquiries and Complaints - IEC), which is an impartial and authoritative alternative to litigation. Refer to your Product Disclosure Statement for more information.

If you have a complaint about your Travelex and Access Prepaid Australia travel products »

In the first instance, you should direct any complaint relating to your travel products directly to Wide Bay. If we are unable to resolve the complaint, the matter will be automatically escalated to either Travelex's or Access Prepaid Australia's Dispute Team.

Should the complaint relate to the Cash Passport Prepaid Currency Card and Access Prepaid Australia does not satisfactorily address your complaint, please contact the Issuer, Heritage Bank Limited, by calling 131422 (from within Australia) or +61 74694 9000 (from outside Australia), by writing to PO Box 190, Toowoomba, Qld 4350, or faxing 07 4694 9782.

If you are dissatisfied with the resolution of a complaint you have lodged, you may be able to refer your complaint to the Financial Ombudsman Service (FOS), by writing to GPO Box 3, Melbourne, Vic 3001, by calling 1300 780 808, faxing 03 9613 6399, emailing info@fos.org.au or visiting their website: www.fos.org.au.

"We're always here to help!"



contacting us »

If you have any questions or need more information, please contact us by:

Telephone	(07) 4150 4000
Facsimile	(07) 4152 3499
Email	widebay@widebayaust.com.au
Visiting our website	www.widebayaust.com.au
Writing to us at	Wide Bay Australia Ltd Wide Bay Australia House, 16-20 Barolin Street, or PO Box 1063, Bundaberg, Qld 4670

Visiting one of our branches (*see our website for location details*).

contacting Allianz

If you have any claims or complaints, please contact Allianz Australia Insurance Limited by:

Telephone	13 2664
Telephone - Claims Hotline	1300 555 030
Telephone - Complaints	13 1000
Writing to Allianz at	Allianz Australia Insurance Limited GPO Box 9870, Brisbane, Qld 4001

If you have any marine pleasure craft claims or complaints, please contact Club Marine by:

Telephone	1800 335 169
Writing to Club Marine at	Club Marine PO Box 5450, Manly, Qld 4179

If you have any travel claims or complaints, please contact AGA Assistance Australia Pty Ltd (Allianz Global Assistance) by:

Telephone	(07) 3305 7000
Writing to Allianz Global Assistance at	AGA Assistance Australia PO Box 162, Toowong, Qld 4066

contacting

 **Travelex** worldwide money

If you have any questions or need more information, please contact Travelex Limited by:

Telephone - General Enquiries	1300 727 113
Writing to Travelex at	Travelex Limited Level 12, 1 Margaret Street Sydney, NSW 2000
Visiting Travelex's website	www.travelex.com.au

contacting **AccessPrepaid** Worldwide

If you have any questions or need more information, please contact Access Prepaid Australia by:

Telephone - General Enquiries	1800 673 453
Writing to Access Prepaid Australia at	Access Prepaid Australia Pty Ltd Level 6, 165 Walker Street North Sydney, NSW 2060
Visiting Access Prepaid Australia's website	www.cashpassport.com

financial services guide



helping you make an informed decision about the following financial services »

- general insurance products - home, contents, landlord, motor vehicle, caravan, trailer, marine pleasure craft and travel insurance
- consumer credit insurance products - mortgage repayment insurance
- foreign exchange and international payment products - travellers cheques, international drafts, telegraphic transfers and Cash Passport cards

This Financial Services Guide is effective from December 2011

About our Financial Services Guide »

This Financial Services Guide (FSG) is an important document required by the Corporations Act 2001. It is designed to assist you in deciding whether or not to use any of the financial services offered in this FSG. The FSG contains information on:

- the financial services offered in this FSG
- the associations and relationships Wide Bay Australia Ltd (Wide Bay) has with other financial product issuers
- who Wide Bay acts for when providing these financial services
- how you can arrange your insurance cover and travel products
- how Wide Bay and other relevant persons are remunerated in relation to these financial services
- how complaints will be handled through an internal and external dispute resolution process
- how you can contact Wide Bay, Allianz, Club Marine, Allianz Global Assistance, Travelex and Access Prepaid Australia

About Wide Bay Australia »

This Financial Services Guide is issued by Wide Bay Australia Ltd, ABN 40 087 652 060, Australian Financial Services & Australian Credit Licence No. 239686. Wide Bay Australia is an Australian financial services licensee.

Our relationship with Allianz, Allianz Life, Club Marine and Allianz Global Assistance allows us to enter into General Insurance and Consumer Credit insurance contracts with you on behalf of Allianz and/or Allianz Life and/or Club Marine and/or Allianz Global Assistance for whom we act as agent. While we can arrange insurance cover for you, your contract of insurance will be with Allianz and/or Allianz Life and/or Club Marine and/or Allianz Global Assistance, not Wide Bay. Allianz and/or Allianz Life and/or Club Marine and/or Allianz Global Assistance, not Wide Bay Australia, will be responsible for the performance of the insurance contract.

Our relationship with Travelex Limited, Travelex GBP Australia Pty Ltd and Access Prepaid Australia Pty Ltd allows us to arrange for various travel products for you through Travelex, Travelex GBP and Access Prepaid Australia for whom we act as an agent.

About our Financial Product Issuers »

Allianz Australia Insurance Limited (Allianz)



ABN 15 000 122 850, AFSL No. 234708 is an Australian financial services licensee authorised to provide Home Building and Contents insurance, Motor Vehicle insurance, Caravan and Trailer insurance, Landlord's insurance and the "Disability and Employment" cover available on the Mortgage Repayment insurance product.

Allianz Australia Life Insurance Limited (Allianz Life)

ABN 27 076 033 782, AFSL No. 296559 is an Australian financial services licensee authorised to provide "Death" cover available on the Mortgage Repayment insurance product. Allianz acts as Allianz Life's agent in offering "Death" cover.

Club Marine Limited ABN 12 007 588 347, AFSL No. 236916, an Australian financial services licensee, is an underwriting agent for Allianz Australia Insurance Limited which is the insurer for "Marine Pleasure Craft" cover.

Travel Insurance is underwritten by Allianz and arranged and managed by AGA Assistance Australia Pty Ltd trading as Allianz Global Assistance ABN 52 097 227 177, AFSL No. 245631. Allianz Global Assistance is authorised by Allianz to enter into and arrange travel insurance policies and deal with and settle any claims under it.

What insurance services are provided? »

Allianz, Allianz Life, Allianz Global Assistance, and Club Marine can provide the following insurance products:

- General Insurance such as Home Building Insurance, Home Contents Insurance, Motor Vehicle Insurance, Marine Pleasure Craft Insurance, Caravan and Trailer Insurance, Travel Insurance and Landlords Insurance

- Consumer Credit Insurance such as Mortgage Repayment Insurance

Allianz, Allianz Life, Club Marine and Allianz Global Assistance have only authorised Wide Bay to provide a "general advice" service for their insurance products. Therefore, we do not provide a "personal advice" service for insurance products. This means that whilst we generally recommend the products we can issue and arrange, we do not consider your specific objectives, financial situation or needs in doing this.

We will tell you about the relevant products and collect certain information from you to allow us to determine whether we can issue or arrange them. We are not able to tell you whether the product or an option within it is appropriate for you specifically.

Because of this, you need to consider the appropriateness of any general advice or information we give you having regard to your objectives, financial situation and needs before acting on it.

Travelex and Access Prepaid Australia - travel products provided »

Travelex Limited (Travelex) ABN 36 004 179 953, AFSL No. 222444 is an Australian financial services licensee

and arranges for the issue of travellers cheques on behalf of American Express Travel Related Services Company Inc. Travelex GBP Australia Pty Ltd ABN 24 150 129 749, AFSL No. 404092 (Travelex) is the Issuer of Telegraphic Transfers and arranges for the issue of the Drafts described in the Travelex Drafts Product Disclosure Statement.

Access Prepaid Australia Pty Ltd (Access Prepaid Australia) ABN 47 145 452 044, AFSL No. 386837

is an Australian financial services licensee and arranges for the issue of the Cash Passport Prepaid Currency Card in conjunction with the Issuer, Heritage Bank Limited ABN 32 087 652 024, AFSL No. 240984.



Read the Product Disclosure Statement before acquiring a product »

Before you acquire any of the relevant insurance products, we will provide you with a Product Disclosure Statement (PDS) - also called a policy wording - which contains information on the relevant risks, benefits and significant characteristics of the product.

We will either give it to you directly or mail it to you if required. A copy of the PDS on each insurance product, the Travelex Drafts PDS and the Access Prepaid Australia Cash Passport Prepaid Currency Card PDS are also available on our website.

The relevant PDS is aimed to allow you to make an informed decision about whether to purchase the relevant financial product. You should consider the relevant PDS before you acquire these products.

How to arrange your Insurance, Foreign Exchange/ International Payment products and Cash Passport »

You can arrange your Allianz, Club Marine or Allianz Global Assistance cover by:

- visiting or phoning one of our branches
- phoning the Wide Bay Insurance Hotline on 1800 673 799
- visiting our website - www.widebayaust.com.au

You can arrange your Foreign Exchange/International Payment products and Cash Passport by:

- visiting or phoning one of our branches
- phoning the Wide Bay Hotline on 1800 808 091

Remuneration, Commissions and Benefits »

Allianz, Club Marine and Allianz Global Assistance

When Wide Bay arranges insurance policies for you, we receive commissions from Allianz, Club Marine and Allianz Global Assistance which range between 5% and 30% and are applicable to each insurance policy sold by Wide Bay. The commission is calculated as a percentage of the premium (before any GST, Stamp Duty, and any other charges) applicable to the policy that is sold or renewed by you.

The level of commission varies depending on the type of policy that you acquire.

Wide Bay may also receive a Profit Share payment from Allianz. This is based on a technical formula involving the overall profitability of eligible products in the Wide Bay Australia Ltd insurance portfolio with Allianz. These include Home, Motor, Pleasure Craft, Caravan, Trailer and Landlord's as eligible insurance products. Profitability means the premium received for the portfolio less the cost of claims, commission and operating expenses. It is calculated on an annual basis and does not involve extra cost to policyholders.

Allianz will receive a commission of up to 5% from Allianz Global Assistance and is applicable to each travel insurance policy sold by Wide Bay.

Travelex

When Wide Bay arranges foreign exchange/international payment products for you, we receive commission as follows:

Product name	Commission is paid at the rate of:
Traveller's Cheques	1% of the total Australian dollar value of the Traveller's Cheques issued
International Drafts	\$5 for each draft
Telegraphic Transfers	\$10 for each transfer

Access Prepaid Australia

Wide Bay receives commission of 1% of the \$AUD amount loaded onto each Cash Passport Prepaid Currency Card at purchase or reload.

General

In addition to their salary or wages, employees and authorised representatives may be paid incentives for achieving particular sales and sales targets. These incentive bonus payments are paid by Wide Bay not our product providers (which includes Allianz, Club Marine, Allianz Global Assistance, Travelex and Access Prepaid Australia) and are not included in the premium or amount paid by you for the financial service.

Our staff and authorised representatives may, from time to time, also receive benefits such as tickets to sporting and cultural events, corporate promotional merchandise or other similar benefits or gifts (e.g. store and travel vouchers) from our product providers as part of promotions where a significant increase in sales performance has occurred.

In addition, employees and authorised representatives of Wide Bay may be eligible for a staff discount benefit on their own insurance policies.