

Financial Services Guide

This Financial Services Guide (FSG) is designed to assist you in deciding if you want to use the services we provide. It explains the kinds of financial services we offer, general information about us, how we are paid and how to make a complaint. We will provide you with a Product Disclosure Statement (PDS) if we recommend that you acquire a policy or offer to arrange for a policy to be issued to you. This version of the FSG was prepared on 1 October 2017.

About our services

We are authorised to deal in and provide general financial product advice about consumer credit insurance on behalf of LFI Group Pty Ltd (LFI) which holds an Australian Financial Services Licence (AFSL) number 413613. LFI also acts under an arrangement called a binder which authorises LFI to issue and administer life insurance products on behalf of QBE Life (Australia) Limited (ABN 83 089 981 073) AFSL number 245492 (QBE Life). Under this binder, LFI provides access to associated life insurance cover on behalf of QBE Life. Our details are shown below:

Company:	Finance Funding Australia Pty Ltd ABN 20 131 309 754 Authorised Representative No: 327392
Authorised Representative:	Justine Milankovic Authorised Representative Number: 332322
Address:	17A Snowdon Avenue, Caulfield, VIC, 3162
Telephone:	1300 855 451
Email:	justinem@financefunding.com.au

How are we paid?

If you purchase insurance, you will pay the premium to LFI or CGU. For any product arranged by us, we will receive commission from LFI of up to 20% for consumer credit insurance and up to 45% for GAP insurance. LFI will receive commission from CGU of up to 10% for home insurance and up to 5% for car insurance on the premiums paid, and LFI will pay \$50 to us, for products issued by LFI on behalf of CGU. If you require more detailed information on our fees or remuneration, please ask us before you purchase any insurance policy.

Compensation arrangements

LFI holds adequate professional indemnity insurance for any liability arising from the financial products and services it provides. Its compensation arrangements comply with requirements set out in section 912B of the Corporations Act 2001 (Cth).

What happens if you have a complaint?

If you have a complaint about the financial services we provide, please contact us. We will attempt to resolve the issue and we will also promptly refer it to LFI. LFI has internal dispute resolution procedures and is also a member of the independent Financial Ombudsman Service (FOS). If you are not satisfied with the outcome of our internal complaints process we will assist you to refer your complaint to FOS. You can contact LFI by any of the following methods:

Telephone: 1300 888 318 Facsimile: 03 8613 1999
Email: enquiry@lfi.com.au Website: lfi.com.au
Address: Level 16, 535 Bourke Street, Melbourne VIC 3000