

INSURANCE

FINANCIAL

SERVICES

GUIDE

OnePath Insurance
1 June 2019

WHAT IS A FINANCIAL SERVICES GUIDE?

This Financial Services Guide (FSG) is an important document that outlines the types of products and services that each of the licensed entities listed on page 4 are authorised to provide under each of their Australian Financial Services (AFS) licences. Please refer to the table of licensed entities displayed on page 4 for information about these products and services.

This FSG is designed to assist you in deciding whether to use the services offered by the licensed entities listed on page 4.

In this FSG, 'we', 'our', or 'us' refers to the entities listed on page 4.

The purpose of this FSG is to provide you with information, prior to the financial service being provided, about:

- who we are and how we can be contacted
- what services and products we are authorised to provide to you under each of our AFS licences
- how we, and any other relevant parties, are paid
- our internal and external dispute resolution procedures and how you can access them
- how you can give us instructions.

If you choose to use our services or you are issued with one of our products or one of our products is recommended to you, you may also receive a Product Disclosure Statement (PDS). Each PDS contains information about a particular product or service and will assist you in making an informed decision about that product or service. The PDS will include information about matters such as terms and conditions of the product or service, associated costs and any significant benefits and risks.

WHAT FINANCIAL SERVICES AND PRODUCTS DO WE OFFER?

This FSG gives you information about the licence holder in the table below:

Australian Financial Services licence holder	Authorised services we can provide under our licence	Products which relate to our authorised services
OnePath Life Limited ABN 33 009 657 176 AFSL 238341	<ul style="list-style-type: none">• General financial product advice• Deal in a financial product	<ul style="list-style-type: none">• Life risk insurance• Investment life insurance• Annuities
OnePath General Insurance Pty Limited ABN 56 072 892 365 AFSL 288160	<ul style="list-style-type: none">• General financial product advice• Deal in a financial product	<ul style="list-style-type: none">• General insurance

The licensed entities above are part of the Zurich Financial Services Australia Limited Group.

When providing these financial services products, each licensed entity acts on your behalf.

We are not licensed to provide you with personal financial advice. Our staff can only provide you with factual information and in some circumstances may provide general financial product advice. Our staff do not take your personal circumstances into consideration when providing general financial product advice.

If you require personal financial product advice that takes into account your objectives, financial situation and/or needs, you will need to contact a financial adviser.

HOW CAN WE BE CONTACTED?

Our contact details are listed below:

**OnePath Life Limited and OnePath General Insurance
Pty Limited**

Phone 133 667

Mail OnePath Life Limited
GPO Box 4148
Sydney NSW 2001

Email customer.risk@onepath.com.au

Website onepath.com.au

HOW DO YOU DO BUSINESS WITH US?

The PDS for each product/service outlines its administration procedures and processes. Please refer to the relevant PDS for detailed information on how a product/service is administered.

HOW CAN YOU GIVE US INSTRUCTIONS?

You can give us instructions by telephone, mail, email, or via our website. There may be special instruction arrangements for some products or services which are explained in the relevant PDS.

HOW ARE WE PAID FOR THE SERVICES WE PROVIDE?

If you purchase a product or service that we provide, as the product issuer we will receive fees and/or premiums. The fees and/or premiums that are applicable to the products or services we offer are set out in the relevant PDS for the product or service.

We do not charge you additional fees for any information or general financial product advice you receive from us.

WHAT REMUNERATION AND OTHER BENEFITS DO WE PAY TO OUR EMPLOYEES?

Our staff receive a salary. They may also be eligible for performance related bonuses and other staff related benefits.

You may receive advice about our products and services from financial advisers who do not work for us directly. These advisers may receive remuneration from us if you invest in one or more of our products or if you use our services, pursuant to their recommendation.

Financial advisers are also required by law to provide you with a copy of their FSG and/or Statement of Advice (SOA). These documents list the remuneration (including commissions) and other benefits (including non-monetary forms of remuneration such as paying for conferences, sponsorships, etc) they receive for providing you with financial advice, including recommending certain financial products to you.

HOW DO WE PROTECT YOUR PRIVACY?

The privacy of your personal information is important to us. We have systems in place to protect your privacy. We need to collect personal information (including health and other sensitive information) to administer our customer relationships and provide you with appropriate products and services.

For detailed information on how we collect, use, store and disclose your personal information (including health and other sensitive information), please read our Privacy Policy available at onepath.com.au/insurance/privacy-policy or request a copy by calling us on 133 667.

WHAT KIND OF COMPENSATION ARRANGEMENTS DO WE HAVE?

We hold a professional indemnity insurance policy, which satisfies the requirements or compensation arrangements under section 912B of the *Corporations Act*.

Subject to the terms, conditions and exclusions of the policy, the policy provides cover for civil liability and comprehensive crime resulting from third party claims concerning the professional services performed by us (including our employees and employed representatives).

The policy continues to provide coverage for past employees and employed representatives in respect of financial services performed whilst they were engaged by us.

WHAT SHOULD YOU DO IF YOU HAVE A COMPLAINT?

We value your feedback regarding our performance and we're committed to resolving any concerns you may have.

Our customer service team is your first point of contact for any enquiries, raising concerns or providing feedback. Our contact details are on page 5. We will do our best to resolve your concerns genuinely, promptly, fairly and consistently, and keep you informed of the progress.

If you are not satisfied with the response to your complaint or feedback, your concerns will be escalated to our Complaints Resolution Centre.

Complaints Resolution Centre

Mail GPO Box 4148
 Sydney NSW 2001
Phone 1800 648 921
Email insurancefeedback@onepath.com.au

Further Help – the Australian Financial Complaints Authority (AFCA)

If your concerns have not been resolved to your satisfaction, you can lodge a complaint with AFCA who provides fair and independent financial services complaint resolution that is free to consumers.

Website afca.org.au
Email info@afca.org.au
Phone 1800 931 678 (free call)
In writing Australian Financial Complaints Authority
 GPO Box 3
 Melbourne VIC 3001

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onepath.com.au

