

Introduction

Coles Supermarkets Australia Pty Ltd (ABN 45 004 189 708) (AR 269259) ("Coles") CCI Call Centres (PTY) Ltd (AR 420391) ("CCI Call Centres") and Loyalty Pacific Pty Ltd (ABN 82 057 931 334) (AR 423106) ("Loyalty Pacific") are responsible for this Financial Services Guide (FSG) as it relates to the financial services provided by them. It was prepared on 1 May 2014.

References in this FSG to 'we', 'our' or 'us' are references to Coles, CCI Call Centres and Loyalty Pacific (as the context may indicate).

Purpose of this Financial Services Guide

The purpose of this FSG is to help you make an informed decision about whether to use the financial services we can provide to you. This FSG contains information about:

- the financial services we provide;
- how we and others are remunerated in relation to those services;
- how complaints are dealt with;
- how we respect your privacy; and
- how to contact us.

If you decide to take out a Coles Insurance product, you will also receive a Product Disclosure Statement which contains important information about the product to help you make an informed decision.

Who we are

Coles, CCI Call Centres and Loyalty Pacific are authorised representatives of Wesfarmers General Insurance Limited (ABN 24 000 036 279, AFS Licence No. 241461) (WGIL) in respect of Coles Insurance products. WGIL has authorised Coles and Loyalty Pacific to distribute this FSG.

Coles Insurance products are issued by WGIL. Coles, WGIL and Loyalty Pacific are all part of the Wesfarmers group of companies.

What services we provide

Coles is authorised by WGIL to provide general advice about Coles Insurance products and to arrange for Coles Insurance products to be issued to you.

Telephone sales may be arranged through CCI Call Centres which has a binding authority from WGIL to enter into Coles Insurance products as if CCI Call Centres is the insurer.

Loyalty Pacific is authorised by WGIL to provide general advice about Coles Insurance products in marketing materials.

How we are remunerated

Our remuneration - When a Coles Insurance product is issued to you, WGIL will charge you a premium for that product based on your risk profile and circumstances. The total amount you will pay is the premium plus any amount payable in relation to any stamp duty, GST, fire services levy, and other government charges, taxes, fees and levies.

If you take out a Coles Insurance product, WGIL will pay Coles a commission of 10% of the premium (exclusive of government charges). The commission will also be paid on any variations to your policy and on renewal.

CCI Call Centres' holding company (Communication Centres International (Group) Limited) receives a fixed hourly rate based on the time CCI Call Centres' staff spend handling calls. CCI Call Centres' staff receive a salary which may include incentives based on the quality of service they provide to you.

The above remuneration is included as part of your premium.

Referrals - Where you have been referred to us by a third party and you decide to acquire a general insurance product from us, we may pay the referrer. The payment amount depends on the product type, premium and the specific arrangement entered into with that referrer. The remuneration may also be paid on renewal and premium adjustments. Any remuneration paid to third party referrers is not charged directly to you.

More information - If you would like more information about the remuneration that we or referrers receive, please ask us. This request should be made within a reasonable time after this FSG is provided to you and before we provide you with a financial service to which this FSG relates.

Compensation Arrangements

The *Corporations Act 2001 (Cth)* requires licensees to have arrangements for compensating retail clients for losses they suffer as a result of a breach by the licensee or its representatives of Chapter 7 of this Act, unless an exemption applies. WGIL is exempt from this requirement because it is an insurance company supervised by the Australian Prudential Regulation Authority and subject to the prudential requirements of the *Insurance Act 1973 (Cth)*.

Complaints

If you have a complaint in relation to the financial services we provide, contact us and we will attempt to resolve the matter. If your complaint is not resolved on initially contacting us, WGIL will place the dispute into its Internal Dispute Resolution process involving a review by a manager and if you remain dissatisfied an Internal Dispute Resolution Officer of WGIL with the appropriate experience, knowledge and authority to deal with it and will make a final decision.

A dispute may also be referred to the Financial Ombudsman Service (FOS). The FOS is an independent external dispute resolution scheme that offers its services free of charge to you and is approved by the Australian Securities and Investments Commission. We are a member of the FOS and we agree to be bound by its decisions, provided that the dispute falls within its Terms of Reference. You are not so bound by the FOS's determinations and may choose to seek your own legal advice. To access the FOS's dispute resolution services you must contact the FOS to lodge your dispute.

The contact details of the FOS are as follows:

Financial Ombudsman Service Limited

Address: GPO Box 3, Melbourne Victoria 3001

General Enquiries: 1300 78 08 08
Fax: (03) 9613 6399

Email: info@fos.org.au
Website: www.fos.org.au

Privacy

WGIL, Coles, CCI Call Centres and Loyalty Pacific collect your personal information in connection with Coles Insurance products to: process, assess and verify your application for insurance and any claims you may make; to administer and manage the products or services provided to you in accordance with the privacy principles (as amended from time to time). A copy of the privacy principles may be obtained from the Office of the Australian Information Commissioner (OAIC) by contacting 1300 363 992 or PO Box 5218, Sydney, NSW 2001 or enquiries@oaic.gov.au. The information collected will be used in accordance with the respective privacy policies. To view a copy, please contact us or refer to the Coles Insurance website: www.coles.com.au/insurance

If you wish to make a complaint about the privacy of your personal information please contact Coles Insurance. You may also make a complaint to the OAIC within 12 months of becoming aware of any privacy issue.

How to contact us

You can contact us or provide us with instructions on 1300 265 374 or write to: PO Box 16042, Collins Street West, Victoria 8007.

You can also contact us by email at insurance.enquiries@coles.com.au or obtain more information from the Coles Insurance website: www.coles.com.au/insurance

You can contact flybuys on 13 1116.

Coles' and Loyalty Pacific's address is 800 Toorak Road, East Hawthorn, Victoria 3123.