

## Financial Services Guide

The Financial Services covered by this Financial Services Guide (FSG) are provided by:- AEI Insurance Group Pty Ltd (AR 310835), as a Corporate Authorised Representative of Austbrokers AEI Pty Ltd.

It also extends to cover our individual advisers being Jim Bailey ( AR 402516), Bob Griffiths (AR 402517) and Barry Smith (AR 402518) as Authorised Representatives of Austbrokers AEI Pty Ltd

Any reference to We, Us or Our, relates to the Licensee, Austbrokers AEI Pty Ltd, the Corporate Authorised Representative and Authorised Representatives who act on its behalf in providing the Financial Services set out in this FSG unless stated otherwise.

Austbrokers AEI Pty Ltd  
Level 10, 1 Elizabeth Plaza  
North Sydney NSW 2060  
PHONE: 02 8913 1600  
FAX: 02 8913 1699

The Licensees ABN number is 99 128 875 767 and their Australian Financial Services Licence No. is 321 117.

This guide is designed to assist you in deciding whether to use the services offered by us. It contains important information about:

- the services we can offer you;
- how we and our associates are remunerated;
- how we manage conflicts of interest;
- our internal and external dispute resolution procedures and how you can access them.

It is an important document. Please read it carefully and keep it in a safe place.

If you are a retail client and we give you personal advice, we will provide you with a Statement of Advice or other record of information where required by law. Any Statement of Advice we provide will set out our advice, the basis of our advice and information on any remuneration, associations or other interests, which might reasonably have influenced us in giving our advice.

If you are a retail client, then before we either arrange an insurance policy for you, or we provide personal advice to you recommending that you buy a particular insurance policy, we will give you a Product Disclosure Statement (PDS) if we are required to do so. A PDS is prepared by the insurer and is designed to give you important information

on the features, benefits and risks of the policy to assist you in making an informed decision about whether to buy the product or not. A PDS may consist of more than one document.

### What services can we provide?

#### Our various roles

Austbrokers AEI Pty Ltd is an Australian Financial Services Licensee and are licensed under the Corporations Act to advise, deal in, and handle and settle claims in relation to all general insurance products.

We authorise the representatives to act on our behalf in providing some or all of the above services. See below for any limits that may apply to these services they can provide on our behalf.

We and our representatives can act in a number of roles in providing our services.

We usually act on your behalf. However in some cases, we may act on behalf of an insurer or their representative or on our own behalf (e.g. as a referrer to another service provider). We tell you if this is the case as this means we do not act for you when we provide the service.

#### Lack of Independence

We are not independent, impartial or unbiased because we or our representatives or associates may:-

- receive remuneration from the issuer of the product you buy (e.g. commission that we retain) or other third parties for related services provided in connection with the personal advice service (e.g. premium funding, or claims);
- be subject to direct or indirect restrictions relating to the financial products in respect of which personal advice is provided; or
- have associations or relationships with issuers of financial products and others,

all of which you might reasonably expect to influence the personal advice provided to you.

We explain such arrangements in more detail under the various headings within this document and you can always ask us for more detail.

It is important to note that when providing personal advice, we are required under the Corporations Act to always act in our client's best interests. We also have policies and procedures for the proper management of conflicts of interest. You can ask us for more detail.

### Our Services

#### Arranging insurance for you

This is where we arrange for the application, acquisition, variation, renewal or cancellation of an insurance policy for you. The process differs depending on the type of insurance and we explain it to you when you apply for the insurance.

#### Providing advice to you

There are two types of advice service we may provide and it is important to understand the difference:

*personal advice* – this is advice provided by us to you on the suitability of general insurance policies to meet your particular needs. We will agree with you when this service is to be provided and what the scope of our personal advice will be. For example, in some cases we may only provide personal advice on which of a selected list of products is appropriate for you. Before we provide any personal advice we will need to undertake a needs analysis so we can provide you with appropriate advice.

*general advice* – this is where we provide a general recommendation or opinion to you on a general insurance policy which is not based on our consideration of your personal needs. We tell you when this is the case because if general advice is given you need to consider if the general advice and any relevant product is right for your circumstances as we have not done this for you. In some cases where we arrange more than one policy for you we may provide personal advice for one policy and general advice for another. We tell you when this is the case.

#### Acting for insurers

In some circumstances we may have an agreement with an insurer or their representative to arrange insurance policies on their behalf and not on your behalf. This means that we act for and in the interest of the insurer as our principal in providing the services, not yours.

If we are given a "binding authority" from an insurer, this means we can enter into insurance policies and/or handle or settle claims on their behalf without reference to them, provided it is within the authority they have given us. We will tell you when we act for an insurer and not for you.

#### Claims Assistance

We can also assist you when you need to make a claim. If a claim occurs, contact us and we can help you decide what to do. We do not do anything without your consent. We provide this assistance as part of our overall service for no separate charge unless we tell you otherwise. We don't provide this service if we no longer act for you.

NORTH SYDNEY  
Level 10, 1 Elizabeth Plaza  
NORTH SYDNEY NSW 2060  
TEL: 02 8913 1600

ORAN PARK  
Suite 1, 351 Oran Park Drive  
ORAN PARK NSW 2570  
TEL: 02 4633 6500

BRISBANE  
Suite 1, 1 Fort Lane  
MILTON QLD 4520  
TEL: 07 3903 2700

MELBOURNE  
Level 3, 19-25 Raglan Street  
SOUTH MELBOURNE VIC 3205  
TEL: 03 9674 8500

Any claims documentation, insurance company settlements and other information received by us on your behalf will be provided to you as soon as reasonably practicable.

#### **Premium Funding**

In some cases insurers require the full premium payment up front. Premium funding is one way of not having to pay your premium in one lump sum. You will, however, in most cases have to pay interest to the premium funder on the amount borrowed and additional fees may also apply.

AUB Group Limited (ABN 60 000 000 715), has a preferred supplier arrangement with Hunter Premium Funding (Hunter) for the arrangement of premium funding. In arranging premium funding with Hunter, or any other funder we deal with, we do not provide personal advice or represent that any of the funders products or services are right for you or that they are the most appropriate. You need to make your own decisions based on the information that has been provided.

#### **We may provide a variety of services and act in different roles.**

It is important to note that given the wide variety of general insurance products available and the need to remain competitive we may provide a variety of the above services to you and act in a variety of roles.

For example, where you require a number of different covers we may provide personal advice for some products you need and act on your behalf in relation to them. For others we may only provide you with general advice, or only act as agent of the insurer not you. We can provide a further explanation of why this is the case and we make sure we tell you what the service is and our role before or at the time we provide the service.

Ask us if you need more detailed information or do not understand our explanation.

#### **Authority of Corporate Authorised Representative**

The Corporate Authorised Representative and our individual advisers are authorised to provide all of the above financial services that Austbrokers AEI Pty Ltd can offer, subject to certain limitations.

Please note: Austbrokers AEI Pty Ltd are responsible for the services provided by them that they are authorised for in this document. We are not responsible for any unauthorised services (to the full extent permitted by law) so check the services provided are authorised.

We have authorised the distribution of this FSG by the Corporate Authorised Representative and individual advisers.

#### **How can you give us instructions?**

You need to give us instructions in writing by letter or fax or by another method agreed by us. We will tell you what is possible when you contact us.

#### **What information do we maintain about you and how can you access it?**

We are committed to protecting your privacy in accordance with the Privacy Act 1988 (Cth) (Privacy Act) and the Australian Privacy Principles (APPs). We have provided you with a Collection Notice at the end of this document which outlines how we collect, disclose and handle your personal information.

You can also refer to our Privacy Policy available on our website at [www.aei.com.au](http://www.aei.com.au). This contains additional information about our privacy practices including how we use your information, how to access or seek correction to your information or how to complain in relation to a breach of the Australian Privacy Principles and how such a complaint will be handled.

#### **How are we remunerated for our services?**

We may be remunerated by:

- commission from the insurer;
- fees we charge you;
- in limited cases only, remuneration from an insurer based on the profitability or volume of the business we place with them;
- other third parties for services we may provide to them or on their behalf; or
- a combination of the above.

We have set out below details of how we may be remunerated depending on whether we act on your behalf, on behalf of an insurer or another third party, or on our own behalf.

If we provide you with personal advice we will provide you with further details about amount of the remuneration we receive (if it can be ascertained), or the manner in which our remuneration will be calculated (if this cannot be ascertained), at the time we give you personal advice, or as soon as practicable thereafter.

You can also request particulars of the remuneration (including commission) or other benefits from us within a reasonable time after you are given this FSG and before any financial service identified this FSG is provided to you.

We treat our remuneration as being fully earned when we arrange a policy for you. This means we are entitled to retain all fees and commission for the full period of insurance for any policy placed by us on your behalf, even if an insurance policy is amended, cancelled or otherwise ends in accordance with its terms before the expiry date of the period of insurance. You agree that we may offset such remuneration from any premium refund you are entitled to from an insurer. However, if you cancel your policy during a statutory cooling-off period we will refund to you any part of our remuneration already paid to us for that policy at the date of cancellation.

#### **Remuneration we may receive whether we act for you or for an insurer or other party.**

#### **Commission paid by the insurer to us:**

Unless we tell you in writing that we will provide our service on a "Fee Only - no commission" basis, we are remunerated by commission from the relevant insurer whenever you enter into an insurance policy arranged by us (including renewal and some variations which increase the premium payable).

The commission is a percentage of the insurer's base premium (i.e. premium excluding stamp duty, fire services levy, GST or any other government charges, taxes, fees or levies). Different insurers can agree to pay us different commission rates for the same type of products. The rates also vary for each product type.

The commission does not represent our profit margin as it also reimburses us for administrative and other expenses we incur in providing our services.

The commission is included in the premium amount set out in your invoice and we receive it when you pay the premium or at a later time agreed with the insurer. If we act on your behalf and you cancel or alter a policy and obtain a refund of premium, you agree that we can keep our commission. If we didn't do this we would not be properly paid for the services we provide to you.

**Premium funding:** If we refer you to a premium funder and you enter into premium funding arrangement with them, we may receive commission from the premium funder which is a percentage of the amount funded excluding GST. The amount of commission varies depending on our arrangement with the premium funder we refer you to. In some cases we may receive a payment based on the interest earned on the premium funding or have a profit share arrangement with the premium funder where we receive a percentage of any profit the premium funder makes on the funds loaned by persons we refer to them.

If you use Hunter premium funding, in addition to the above, we also receive:

- a payment based on a percentage of all outstanding loans less any cancelled or terminated loans; and
- a payment based on a percentage on certain general insurance business placed by Austbrokers Network with certain division of Allianz Insurance Limited.

AUB Group Limited receives certain upfront payments from Hunter for entering into (or renewing) a preferred premium funding distribution arrangement with Hunter. We are owned partly by AUB Group Limited and benefit from any profit made by this entity due to this arrangement. If you need more information or explanation of the above, please ask us.

**Money handling arrangements and interest / investment income on trust funds:** We handle all money received from you or the insurer in relation to insurance in accordance with the requirements set out by the Corporations Act 2001 (Cth) which requires us to pay your premiums (and certain money paid to us by insurers for your account) into a trust account or other permitted investment pending payment to the insurer or you (as applicable).

We are entitled to earn and retain interest or an investment return on this money. The length of time we hold any money can vary according to the type of insurance and the different arrangements we have in place with insurers. The amount of the interest or investment return we receive is not attributable to any particular product placement and will generally not be known as this is generally calculated by the relevant financial institution.

**Our staff's remuneration:** Our staff receive an annual salary that may include bonuses based on performance criteria (including sales performance) and achievement of company goals. They may also receive certain non-monetary benefits as described further below.

#### **When we act for you in advising on and/or arranging insurance**

In addition to the remuneration we may receive as outlined above, when we act on your behalf in advising on or arranging insurance or providing other services (such as premium funding) we may charge you additional fees which can vary according to the service you require and/or our arrangements with the relevant insurer or their representative.

#### **Fees paid by you**

Unless we specifically agree in writing before providing our services to charge on a "Fee Only – no commission" basis, any fees we charge you will be payable to us in addition to any commission we receive.

#### **We may charge you:**

- a Broker Fee – this is an administration fee payable when you enter into an insurance policy;
- a pre agreed set amount for specific services;
- an amount based on a pre agreed rate for the time we spend providing the service; or
- on some other basis agreed with you before we provide the service.

All fees are payable after we have provided the service or at such earlier time we agree with you in writing and will be noted in the invoice that we send you.

#### **When we act for an insurer, another third party or on our own behalf (and not for you).**

We may also receive the following types of remuneration for various services:

**Profit Share paid by the insurer to us:** When we act on behalf of an insurer or in relation to services provided under a binder agreement we may also receive additional benefits from some insurers by way of profit share which is determined by the underwriting profitability of eligible insurance policies placed by us with the particular insurer. This remuneration is only payable to us if certain agreed profitability targets set by the insurer relating to performance of a portfolio over a given period are met. The amount of profit share attributable to any particular product placement will generally not be known as this is calculated on the overall portfolio profitability of a book of business and is not attributable to a single placement.

**Insurer services and support:** From time to time we may enter into arrangements with insurers to provide them with additional services or support such as developing new products or services, improving efficiency or enhancing portfolio performance. These services may include:

- data and analytical services;
- product development services;
- consulting services and business strategy meetings; or
- opportunities to present at our conferences or provide training seminars to our representatives;
- website or other marketing and promotional services; or
- claims services initiatives.

We may receive a fee from the relevant insurer for providing these services. The amount of any fee is not attributable to any particular product placement and is generally negotiated between us and the relevant insurer on a periodical basis.

**Austbrokers network association:** We are also a member of the Austbrokers Group of insurance brokers. AUB Group Limited (ABN 60 000 000 715) (AUB) is the sole shareholder of Austbrokers Member Services Pty Ltd ACN 123 717 653 (AMS), a company that provides marketing, distribution and training services to members of Austbrokers. Some insurers pay a commission to AMS on selected products arranged by members of Austbrokers, being an agreed percentage of the base premium (before government fees or charges). Different insurers may pay different commission rates to AMS.

This money funds the provision of AMS services to Austbrokers members. We and other Austbrokers members benefit from this support and it helps ensure we can continue to provide you with our extensive range of services. Austbrokers members may also be entitled to share in any excess of the commission received by AMS in any one annual period (if any) after deduction of all relevant AMS costs and expenses in providing its services in that period.

The Commission referred to above comprises an amount paid to us for our services based on a percentage of the insurer's base premium. It also

includes a commission of up to 2% of the base premium paid to AMS.

**Administration fees:** we may also charge you an administration fee. The amount of the fee will vary depending on the complexity and type of services that we provide you with. We will tell you how much the fee is before we provide you with the service.

**Non-monetary benefits:** from time to time we and our representatives may also receive non-monetary benefits from insurers and other third parties we deal with. These can include entertainment (e.g. lunches, sporting events, movies etc), conferences (e.g. attendance at a product issuer conference or sponsorship of our Austbrokers Group Annual conference by a product issuer), accommodation and travel, business tools (e.g. software), gifts (e.g. product issuer or service provider branded promotional items and other occasional small gifts such as bottles of wine or hampers on special occasions etc).

These benefits are provided by a wide range of insurers and other third parties that we have relationships with. In most cases they relate to our development of an understanding of the insurer or other third party and their product ranges and practices etc. Ultimately, this assists us in better servicing and representing you.

Our policy is that any of the above received by us or our representatives that exceed \$300 per item or transaction in estimated value are potentially material. This means they must be disclosed to our Conflicts Manager in writing. The Manager determines if appropriate procedures are in place to manage or avoid any potential conflict of interest which might arise and will not allow acceptance of such benefits if they could reasonably be expected to influence the advice we provide. The Conflicts Manager will only approve benefits where there is no conflict of interest and retains a record of this which you can access on request. The above restriction does not apply to conferences or functions, the principal purpose of which is professional development and where the right to attend is not based on sales volumes.

**Referral Arrangements:** Where a third party has referred you to us, we may pay them an agreed percentage of our remuneration (i.e. a commission) or an agreed amount for the referral as a fee. A commission or an agreed fee may also be paid on placement, renewal or variation of a policy.

If we refer you to another service provider we may be remunerated by them by way of a commission or fee for doing this and will provide you with further information about any referral fee we may receive at the time of making a referral (if applicable).. The amount is generally a percentage of their remuneration the amount of which may depend on the circumstances. A commission or an agreed fee may also be paid on renewal and in some cases on variation.

In making any referral we do not advise or represent that the products and services of the other service provider are right for you and take no responsibility for the products and services they may provide to you. You need to make your own decision based on the information they provide.

#### **Do we have any relationships or associations with issuers or related bodies corporate that might influence our service or advice?**

We are a member of the Austbrokers group of insurance brokers.

In some cases we may refer you to or advise you to use the services of one of our related body corporates.

Austbrokers Financial Solutions (Syd) Pty Ltd which is a Corporate Authorised Representative of Millenium 3 Financial Services Pty Ltd (ABN 61 094 529 987) AFS Licence No 244252 or Austagencies Pty Ltd (76 006 090 464) AFS Licence No. 244584

They may act as agents of the insurer and you will be told when this is the case. We do not receive any benefit from them that is different to that received by any unrelated third party providing the same service as us. As a member of the same corporate group we may indirectly benefit from any such referral if it improves the group's overall performance.

Please refer to our remuneration section for the normal benefits we can receive under such arrangements.

#### **How do we manage conflicts of interests**

We take any potential conflicts of interest seriously and have a Conflict of Interest Policy which we and our representatives must comply with and you can access by contacting us. Compliance is audited on a regular basis.

Conflicts of interest are circumstances where some or all of your interests as our client, are or may be inconsistent with, or diverge from, some or all of our interests.

Our procedures and training are all designed to properly manage any conflict of interest and it is important to note that we have legal duties we owe you when we act as your professional adviser. We treat these very seriously.

A key conflict faced when we act on your behalf is where we receive benefits from someone other than you – this can potentially influence us to act in their or our interests rather than yours. Where we arrange a policy an insurer can pay us commission (see above for details). It is the major form of insurance broker remuneration and can create a potential conflict of interest because it may be in our interest to recommend the product issuer or service provider that pays us the most because it increases our remuneration. This may not be in your interest in certain circumstances.

We have a number of procedures in place to manage this potential conflict of interest. For example, we tell you about this remuneration arrangement in this

Guide and you can ask for more detailed information if you need it before you proceed. If we provide you with personal advice we have a legal duty as a professional to put your interests ahead of our own and can only provide you with advice that is appropriate for you. If we can't provide such advice we will tell you. The documentation that we will give you if we provide you with personal advice also confirms the remuneration received. We and our representatives are trained in this important duty and compliance with it is monitored regularly. If you have any questions make sure you ask us.

#### **Cooling off Period**

A cooling off period may apply to an insurance policy issued to you as a retail client. During the period you may return the policy. Details of your cooling off rights are included in the relevant Product Disclosure Statement document.

In some cases an insurer can deduct certain amounts from any refund. Ask us if you do not understand the right.

#### **Other terms of our Service**

##### **Important Information about your insurance**

You must read the Important Information about your insurance document we give you (tell us if you have not received it) and ask us if you have any questions or do not understand anything we have set out in that document. It will help you understand some important matters about your insurance.

#### **Misstatement of Premium**

We try to tell you the correct amounts of premium and statutory and other charges that apply to your insurance. In the event that we misstate that amount (either because we have made an unintentional error or because a third party has misstated the amount), we reserve the right to correct the amount. Where permitted by law, you shall not hold us responsible for any loss that you may suffer as a result of any such misstatement.

#### **Professional Indemnity Insurance Arrangements**

We and our representatives are covered under professional indemnity insurance that complies with the requirements of section 912B of the Corporations Act. The insurance (subject to its terms and conditions) will continue to cover claims in relation to our representatives/employees who no longer work for us (but who did at the time of the relevant conduct).

#### **NIBA Code of Conduct / Code of Practice**

Austbrokers AEI Pty Ltd is a proud member of the National Insurance Brokers Association (NIBA) and are bound by their Code of Conduct.

We also subscribe to the Insurance Brokers Code of Practice (The Code). The Code sets out standards for Brokers to follow when dealing with clients including requirements to inform clients of remuneration arrangements and any conflicts of interest.

A copy of The Code is available from our website [www.aei.com.au](http://www.aei.com.au) or by contacting our office.

#### **Complaints and Disputes**

If you have any complaints about the service provided to you, you should take the following steps.

- 1.. Contact us and tell us about your complaint.
2. If your complaint is not satisfactorily resolved within 24 hours, please contact our Complaints Officer, Ximena Smith, on telephone number (02) 8913 1600 or put your complaint in writing and send it to the Complaints Officer at: Austbrokers AEI Pty Ltd , PO Box 1316, North Sydney, NSW 2059
3. Please mark the envelope "Notice of Complaint". We will try and resolve your complaint quickly and fairly.

If the complaint can't be resolved to your satisfaction within 30 business days, you may then lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Online: [www.afca.org.au](http://www.afca.org.au)  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Phone: 1800 931 678  
Post: AFCA  
GPO Box 3  
MELBOURNE VIC 3001

#### **Privacy Collection Notice**

At AEI Insurance Group Pty Ltd, ABN 74 123 670 002, we are committed to protecting your privacy in accordance with the Privacy Act 1988 (Cth) (Privacy Act) and the Australian Privacy Principles (APPs). This Privacy Notice outlines how we collect, disclose and handle your personal information (including sensitive information) as defined in the Act.

#### **Why we collect your personal information**

We collect your personal information (including sensitive information) so we can:

- identify you and conduct necessary checks (including where required by the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 and other legislation);
- determine what service or products we can provide to you e.g. our insurance broking services, insurance intermediary services, funding services, claims management services, risk management and other consulting services.
- issue, manage and administer services and products provided to you or others, including claims investigation, handling and settlement;
- improve our services and products e.g training and development of our representatives, product and service research and data analysis and business strategy development; and
- provide you with information and to tell you about our products, services or events or any other direct marketing activity (including third

party products, services and events which we consider may be of interest to you).

#### **What if you do not provide some personal information to us?**

If the required personal information is not provided, we or any involved third parties may not be able to provide appropriate services or products. If you do not provide the required personal information we will explain what the impact will be.

#### **How we collect your personal information**

Collection can take place by telephone email, or in writing and through websites (from data you input directly or through cookies and other web analytic tools).

Unless it is unreasonable or impracticable for us to do so, or as provided otherwise under this Privacy Notice or our Privacy Policy, we will collect your information directly from you or your agents.

We may obtain personal information indirectly and who it is from can depend on the circumstances. We will usually obtain it from another insured if they arrange a policy which also covers you, related bodies corporate, referrals, your previous insurers or insurance intermediaries, witnesses in relation to claims, health care workers, publicly available sources, premium funders and persons who we enter into business alliances with.

We attempt to limit the collection and use of sensitive information from you unless we are required to do so in order to carry out the services provided to you. However, we do not collect sensitive information without your consent.

If you provide us with personal information about another person you must only do so with their consent and agree to make them aware of this privacy notice.

#### **Who we disclose your personal information to**

We share your personal information with third parties for the collection purposes noted above where it is reasonably necessary for, or directly related to, one or more of our functions or activities.

We do not use or disclose personal information for any purpose that is unrelated to our services and that you would not reasonably expect (except with your consent).

We will only use your personal information for the primary purposes for which it was collected or as consented to. We usually disclose personal information to third parties who assist us or are involved in the provision of our services and your personal information is disclosed to them only in connection with the services we provide to you or with your consent. We may also disclose it for direct marketing purposes.

These third parties can include our related companies, our agents or contractors, insurers, their agents and others they rely on to provide their services and products (e.g. reinsurers),

premium funders, other insurance intermediaries, insurance reference bureaus, loss adjusters or assessors, medical service providers, credit agencies, lawyers and accountants, prospective purchasers of our business and our alliance and other business partners.

These parties are prohibited from using your personal information except for the specific purpose for which we supply it to them and we take such steps as are reasonable to ensure that they are aware of the provisions of our Privacy Policy in relation to your personal information.

We also use personal information to develop, identify and offer products and services that may interest you, conduct market or customer satisfaction research. From time to time we may seek to develop arrangements with other organisations that may be of benefit to you in relation to promotion, administration and use of our respective products and services. We do not use sensitive information to send you direct marketing communications without your express consent.

Any personal information provided to us may be transferred to, and stored at, a destination outside Australia, including but not limited to New Zealand, Sri Lanka, Singapore, United Kingdom and the United States of America. Details of the countries we disclose to may change from time to time. You can contact us for details. Personal information may also be processed by staff or by other third parties operating outside Australia who work for us or for one of our suppliers, agents, partners or related companies.

When we send information overseas, in some cases we may not be able to take reasonable steps to ensure that overseas providers do not breach the Privacy Act and they may not be subject to the same level of protection or obligations that are offered by the Act. By proceeding to acquire our services and products you agree that you cannot seek redress under the Act or against us (to the extent permitted by law) and may not be able to seek redress overseas. If you do not agree to the transfer of your personal information outside Australia, please contact us.

#### **More information, access, correction or complaints**

For more information about our privacy practices including how we collect, use or disclose information, how to access or seek correction to your information or how to complain in relation to a breach of the Australian Privacy Principles and how such a complaint will be handled, please refer to our Privacy Policy available at our website [www.aei.com.au](http://www.aei.com.au) or by contacting us (our contact details are below).

#### **Your consent to the above, contacting us and opting out**

By providing us with personal information, you and any other person you provide personal information for, consent to this use and these disclosures unless you tell us otherwise. If you wish to withdraw your consent, including for things such as receiving information on products and offers by us or

persons we have an association with, please contact us.

By phone: 02 8913 1600

By email : [ximenas@aei.com.au](mailto:ximenas@aei.com.au)

In writing :

Attn: Privacy Officer  
AEI Insurance Group Pty Ltd  
PO Box 1316  
NORTH SYDNEY NSW 2059