



Financial Services Guide

Our Financial Services Guide

The purpose of this Financial Services Guide (FSG) is to provide information about:

- the financial services we offer and to help you make an informed decision about whether to use those financial services;
- the remuneration payable:
 - to us for our financial services; and
 - by us to others;
- any potential conflict of interest we may have; and
- our complaints and dispute resolution processes.

The FSG also sets out information and details required by law to be included in an FSG.

Achmea Australia

Achmea Australia is a business name of Achmea Schadeverzekeringen N.V. (ABN 86 158 237 702) which we refer to as 'Achmea Australia' in this FSG.

References in this FSG to 'we', 'us' and 'our' are references to Achmea Australia.

Achmea Australia has an Australian Financial Services License (AFSL No. 433 984). We are authorised to deal in, and provide financial product advice in relation to, general insurance products.

Product Disclosure Statement

We will provide you with a Product Disclosure Statement (PDS) when we issue or recommend a general insurance product to you.

The PDS contains information of our benefits and characteristics of our general insurance products and aims to assist you in making an informed decision about whether to buy the insurance or not.

Our PDS also includes the terms and conditions that apply to our insurance (both wholesale general insurance products and retail general insurance products). Our PDS is also available at www.achmea.com.au

Our Services

We will give you factual information about the general insurance products we issue to assist you in deciding whether the product is suitable for you.

We will typically provide you with general advice, but may also provide you with personal advice.

Where we provide you with general advice, you need to consider the appropriateness of any information or advice we give you, having regard to your specific personal objectives, financial situation or needs, before acting on it. You should also refer to the policy documentation we give you (including the PDS) before deciding whether to acquire the products.

Where we provide you with personal advice, you will need to advise us about your specific personal objectives, financial situation and needs, so that we can provide you with the most suitable advice.

Where we provide you with further advice, we will issue a statement which will set out particulars of how you may request a record of further advice within seven years.

Where we have issued the general insurance products to you directly, you may provide us with instructions in writing, via telephone, email or fax.

If you apply to buy one of our general insurance products, we will collect information from you for the purpose of us deciding whether to give you insurance, and if so, on what terms. If we agree to issue the relevant insurance we will use the information to manage your and our rights and obligations under the insurance. Based on the information we can also vary, cancel or renew your insurance in certain circumstances.



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Remuneration

When we issue a general insurance product to you, we 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 stamp duties, GST, fire and emergency services levy, or other government charges. Our staff receive an annual salary and may also qualify for extra remuneration depending on performance criteria which can include volume of sales.

If we are unable to provide a product to you, we may refer you to another authorised insurer. If you enter into an insurance policy with or through that insurer we may receive a commission for the referral. The payment amount may depend on the product type, premium and arrangement with that insurer.

Referral Fees

We may pay referral fees to third party organisations that refer prospective customers to us. These third party organisations include Coöperatieve Rabobank U.A. "Rabobank" and/or other parties.

Rabobank is a substantial minority shareholder in Achmea Australia's holding company - Achmea B.V.

Where you have been referred to us by a Rabobank Group Entity and you decide to acquire a general insurance product from us, we will pay the Rabobank Group Entity a referral fee. This referral fee is about 5% of the on-going premium (excluding any taxes and charges) paid by you to us for products and services you acquire. Where you are referred to us by other parties, we may pay these parties a referral fee as well. Where a referral fee is paid we will disclose on your certificate of insurance the referral fee and the party to whom we make the payment.

More Information - Remuneration

If our staff and other third party providers receive remuneration (including commission) or other benefits, this will be disclosed at the time we provide you with personal advice (where personal advice is provided).

Where personal advice is not provided and you would like more information about the remuneration of our staff or Rabobank or another party receive please let us know. Your request should be made within a reasonable time after this FSG is provided to you and in event before any of the financial services identified in this FSG are provided to you.

Further information of the premiums we receive for our general insurance products are contained in the PDS.

Compensation Arrangements

We are an insurance company supervised by the Australian Prudential Regulation Authority and subject to the prudential requirements of the Insurance Act 1973 (Cth). For this reason we are exempt from the compensation requirements of the Corporations Act 2001 (Cth).

Complaints

If you have a complaint, we will do everything possible to resolve the matter on your initial contact with us. If your complaint is not resolved, we will treat it as a dispute and will enter it into our Internal Dispute Resolution System.

The complaint will then be considered by a designated Internal Dispute Resolution Officer of Achmea Australia with the appropriate experience, knowledge and authority to deal with it.

To access our Complaints Handling System, contact your local Risk Specialist or our Internal Dispute Resolution Officer at:

Internal Disputes Resolution Officer
Darling Park Tower 3
Level 16
201 Sussex Street
Sydney NSW 2000

GPO Box 4577
Sydney NSW 2001

T 1800 724 214

F 1800 724 205

E complaints@achmea.com.au

W www.achmea.com.au



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External Dispute Resolution

If we are unable to resolve your complaint through our Complaints Handling Procedures, you may have your complaint dealt with by the Financial Ombudsman Service, which is a free, independent and impartial external dispute resolution service.

Its contact details are as follows:

Financial Ombudsman Service Limited¹
GPO Box 3
Melbourne Victoria 3001

T 1800 367 287
F (03) 9613 6399
E info@fos.org.au
W www.fos.org.au

If your complaint is to do with a privacy issue, you may refer it to the Australian Privacy Commissioner.

More Information

If you would like more information about any of the matters contained in this FSG, please contact us.

Privacy Statement

We may collect personal information from or about you as reasonably required for our business purposes and as otherwise permitted by law, including for the purpose of assessing your application for insurance and administering your insurance policy and assessing any claims you make or claims made against you. Without this information we may not be able to issue insurance cover to you or process claims that you make.

We generally collect your personal information directly from you. However, in some circumstances we will need to collect information from third parties (such as from a medical practitioner for the purposes of assessing a claim or from third parties to assist in verifying information you have provided). In some circumstances, we may be required by Australian laws (such as the Anti-Money Laundering and Counter-Terrorism Financing Act, the Banking Act, the Financial Sector (Collection of Data) Act, the Corporations Act, the

Insurance Act, the Taxation Administration Act, the Income Tax Assessment Act and other taxation laws) to collect your personal information, or we may need to do so in order to be able to comply with those laws.

We may disclose personal information about you to third parties as necessary to assist us in providing services to you and otherwise administering our business. This may include disclosing your information to our reinsurers, credit reference agencies, our advisers and other third parties involved in processing any claims that you make (including assessors, investigators and other insurers) as well as other third parties who provide general business services to us. We may also disclose personal information about you to people listed as co-insureds on your policy and, as authorised by you, to your family members or agents.

Some of the recipients to whom we disclose your personal information may be based overseas (including companies that are based in the Netherlands).

We have a privacy policy about how we manage the personal information that we collect. Amongst other things, this policy sets out how you may access personal information that we hold about you and seek correction of any such information that is inaccurate. The policy also sets out how you may make a complaint about any breach by us of the Australian Privacy Principles and how we will deal with any such complaints. You may access a copy of our privacy policy at www.achmea.com.au.

¹ Australian Financial Complaints Authority (AFCA) will replace Financial Ombudsman Service



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Contact details

Call your local Achmea Australia office on 1300 724 214 or contact our head office:

Achmea Australia
Darling Park Tower 3
Level 16
201 Sussex Street
Sydney NSW 2000

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