

Financial Services Guide (FSG)

This guide aims to help you make an informed decision about the financial services and products we can provide to you as a retail client.

This guide contains important information about:

- the financial services we offer you;
- who we act for in providing these services;
- how we and other relevant persons are remunerated; and
- our internal and external dispute resolution process and how you can access them.

Where required, you will be given a Product Disclosure Statement (PDS) before or at the time you acquire any product as a retail client. The PDS sets out the standard terms, conditions, limits and exclusions of the product to assist you in making an informed decision about whether to purchase it or not.

Please keep this FSG along with the PDS and other policy documents in a safe place for future reference.

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Who are we and what services do we offer?

Name: Stratton Finance Pty Ltd

ABN: 63 070 636 903

AR Number: 243663

Address: PO Box 5012, South Melbourne Vic 3205

Contact: 1300 787 288

We are Authorised Representatives of the insurer Allianz Australia Insurance Limited ABN 15 000 122 850 AFS Licence Number 234708 (Allianz).

Allianz can be contacted as follows:

Post: GPO Box 4049 Sydney NSW 2001

Online: www.allianz.com.au

Phone: 1800 788 788 Or by using the contact details listed at www.allianz.com.au

Allianz has authorised us to arrange and provide general advice in writing on certain general insurance products issued by it.

When providing these types of financial services, we act on behalf of Allianz and not on your behalf.

We and our employees may also refer you to Allianz to purchase insurance, where we do this and you purchase a policy, it will be arranged and issued by Allianz not us.

Information on Remuneration

We receive commission from Allianz each time you buy a policy and may include renewals and some variations, which increase the premium payable. It is calculated as a percentage of the insurer's base premium (this is the premium less stamp duty, GST and other government taxes, charges and levies).

Where you have been referred to us by one of our employees, we may pay them a part of the commission we earn. Any such commission we pay to a referrer is at no extra cost to you.

If you require further details about any of the above remuneration received from Allianz, please ask us within a reasonable time after receiving this FSG and before we provide you with financial services to which this FSG relates.

Compensation Arrangements

We are required by Allianz to hold professional indemnity insurance. Allianz is a general insurer authorised under the *Insurance Act 1973 (Cth)* to carry on general insurance business in Australia and is supervised by the Australian Prudential Regulation Authority (APRA) and subject to the prudential requirements of the Insurance Act. Because of this Allianz is exempt from the requirement to hold professional indemnity insurance. Please contact Allianz if you require further information in relation to their compensation arrangements.

What happens if you have a complaint?

1. Contact Allianz, who will manage your complaint through the Internal Dispute Resolution (IDR) process. Allianz will aim to resolve your complaint within 30 calendar days and keep you informed at least every 10 days. For contact and complaints process details, see the Allianz Complaints Handling Brochure (<https://www.einsure.com.au/wb/redirect/FI-Complaints-Brochure>)
2. If you are unhappy with Allianz's handling of your complaint or if the matter was not resolved within 30 calendar days, you may lodge a complaint with the Australian Financial Complaints Authority (AFCA), an independent, external dispute resolution scheme, that is free to you. AFCA contact details are as follows:
Online: www.afca.org.au
Email: info@afca.org.au
Phone: 1800 931 678
Mail: Australian Financial Complaints Authority
GPO Box 3 Melbourne VIC 3001

Further information

If you need further information about the products or our services, or you have any queries please contact us using the contact details on the first page of this document. Allianz has authorised the distribution of this FSG.