

## 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: Origin Energy Retail Limited

ACN: 078 868 425

ABN: 22 078 868 425

AR Number: 1320573

Address: 321 Exhibition Street, Melbourne VIC 3000

Contact: 13 24 61

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](http://www.allianz.com.au)

Phone: 1300 355 136 Or by using the contact details listed at [www.allianz.com.au](http://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).

We may receive a profit share from Allianz for Home and Contents (excluding flood), Landlord (excluding flood), Car and Caravan and Trailer insurance policies arranged by us (or renewed) with Allianz in each calendar year. If the agreed net earned premium threshold and the agreed profit threshold (determined according to a formula that takes into account matters such as the premium received, claims and expenses incurred) are met, we receive an agreed percentage of the profit which exceeds the agreed profit threshold.

We also receive a marketing allowance from Allianz this is based on a percentage of the total gross written premium earned on Home and Contents (excluding flood), Landlord (excluding flood), Car and Caravan and Trailer insurance policies arranged by us (or renewed) with Allianz.

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](http://www.afca.org.au)  
Email: [info@afca.org.au](mailto: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.