

General

Some employees and authorised representatives are paid small incentives for achieving particular sales and sales targets. These incentive bonus payments are paid by Wide Bay not Allianz or Travelex and are not included in the premium or amount paid by you for the financial service.

Occasionally some employees are given merchandise or modest gifts by Allianz or Travelex as part of promotions where a significant increase in sales performance has occurred.

In addition, employees and authorised representatives of Wide Bay are eligible for a staff discount benefit on their own general insurance policies through Allianz.

If you have a complaint about your Allianz, Club Marine or Mondial Assistance policy »

Disputes and complaints are not an everyday occurrence. They strive to do things the right way and keep their customers happy. Sometimes though, disputes do occur and when this happens, Allianz's, Club Marine's and Mondial Assistance's objective is to resolve any disagreement as amicably and quickly as possible.

Therefore, where you have a complaint that relates to the operation of an insurance policy that Wide Bay has arranged or regarding an insurance claim, please contact Allianz, Club Marine or Mondial Assistance who has issued the policy and they will deal with your complaint under their own dispute resolution process.

If you are not satisfied with the resolution of your complaint by Allianz, Club Marine or Mondial Assistance under its internal dispute resolution processes, you are entitled to have your dispute considered by Allianz's, Club Marine's or Mondial Assistance's external dispute resolution scheme, the Insurance Ombudsman Service - IOS (formerly known as Insurance Enquiries and Complaints - IEC), which is an impartial and authoritative alternative to litigation. Refer to your Product Disclosure Statement for more information.

If you have a complaint about your Travelex product »

In the first instance, you should address any complaint relating to your Travelex product direct to Wide Bay. If we are unable to resolve the complaint, the matter will be automatically escalated to Travelex's Business Unit Manager. If a resolution is not reached within a reasonable time period, the matter will be further escalated to the Travelex Compliance Manager who will refer the matter to Senior Management for resolution. All complaints are logged at each stage of the process.

If you have any enquiries about Travelex's dispute resolution process, contact the Compliance Manager by calling 1300 727 113 or by emailing at dispute@travelex.com.au

If you are dissatisfied with the resolution of a complaint you have lodged with Travelex, you may refer your complaint to the Financial Industry Complaints Services (FICS) by calling 1800 335 405. Refer to your Product Disclosure Statement for more information.

contacting us »

If you have any questions or need more information, please contact us by:

Telephone (07) 4150 4000
Facsimile (07) 4153 7714
Email widebay@widebayaust.com.au
Visiting our website www.widebayaust.com.au
Writing to us at Wide Bay Australia Ltd,
Wide Bay Australia House,
16-20 Barolin Street,
or PO Box 1063,
Bundaberg, Qld 4670

Visiting one of our branches (*see our website for location details*).

contacting Allianz

If you have any claims or complaints, please contact Allianz Australia Insurance Limited by:

Telephone 13 2664
Telephone - Claims Hotline 1300 555 030
Telephone - Complaints 13 1000
Writing to Allianz at Allianz Australia Insurance Limited,
GPO Box 9870,
Brisbane, Qld 4001

If you have any marine pleasure craft claims or complaints, please contact Club Marine by:

Telephone 1800 335 169
Writing to Club Marine at Club Marine
PO Box 5450, Manly, Qld 4179

If you have any travel claims or complaints, please contact ETI Australia Pty Ltd (Mondial Assistance) by:

Telephone (07) 3305 7000
Writing to Mondial Assistance at ETI Australia Pty Ltd
(Mondial Assistance)
PO Box 162, Toowong, Qld 4066

contacting

Travelex 

If you have any questions or need more information, please contact Travelex Limited by:

Telephone - General Enquiries 1300 727 113
Writing to Travelex at Travelex Limited,
Level 12, 1 Margaret Street
Sydney, NSW 2000
Visiting Travelex's website www.travelex.com.au

financial services guide



wide bay
AUSTRALIA LTD
banking your way

helping you make an informed decision about the following financial services »

- general insurance products - home, contents, landlord, motor vehicle, caravan, trailer, marine pleasure craft and travel insurance
- consumer credit insurance products - mortgage repayment insurance
- foreign exchange and international payment products - travellers cheques, international drafts and telegraphic transfers

This Financial Services Guide is effective from September 2007.

About our Financial Services Guide »

This Financial Services Guide (FSG) is an important document required by the Corporations Act 2001. It is designed to assist you in deciding whether or not to use any of the financial services offered in this FSG.

The FSG contains information on:

- the financial services offered in this FSG
- the associations and relationships Wide Bay Australia Ltd (Wide Bay) has with other financial product issuers
- who Wide Bay acts for when providing these financial services
- how you can arrange your insurance cover and travel products
- how Wide Bay and other relevant persons are remunerated in relation to these financial services
- how complaints will be handled through an internal and external dispute resolution process
- how you can contact Wide Bay, Allianz, Club Marine, Mondial Assistance and Travelex


About Wide Bay Australia »

This Financial Services Guide is issued by Wide Bay Australia Ltd, ABN 40 087 652 060, AFSL No. 239686. Wide Bay Australia is an Australian financial services licensee.

Our relationship with Allianz, Allianz Life, Club Marine and Mondial Assistance allows us to enter into General Insurance and Consumer Credit insurance contracts with you on behalf of Allianz and/or Allianz Life and/or Club Marine and/or Mondial Assistance and/or for whom we act as agent. While we can arrange insurance cover for you, your contract of insurance will be with Allianz and/or Allianz Life and/or Club Marine and/or Mondial Assistance, not Wide Bay. Allianz and/or Allianz Life and/or Club Marine and/or Mondial Assistance, not Wide Bay, will be responsible for the performance of the insurance contract.

Our relationship with Travelex allows us to issue or arrange their travel products with you on behalf of Travelex for whom we act as an agent. Wide Bay acts for Travelex and not on your behalf when providing financial services in relation to these travel products.

About our Financial Product Issuers »

Allianz Australia Insurance Limited (Allianz)  ABN 15 000 122 850, AFSL No. 234708 is an Australian financial services licensee authorised to provide Home Building and Contents insurance, Motor Vehicle insurance, Caravan and Trailer insurance, Landlord's insurance and the "Disability and Employment" cover available on the Mortgage Repayment insurance product.

Allianz Australia Life Insurance Limited (Allianz Life) ABN 27 076 033 782, AFSL No. 296559 is an Australian financial services licensee authorised to provide "Death" cover available on the Mortgage Repayment insurance product. Allianz acts as Allianz Life's agent in offering "Death" cover.

Club Marine Limited ABN 12 007 588 347, AFSL 236916, an Australian financial services licensee, is an underwriting agent for

Allianz Australia Insurance Limited which is the insurer for "Marine Pleasure Craft" cover.

ETI Australia Pty Ltd (ETI), trading as the Mondial Assistance Group (Mondial) ABN 52 097 227 177, AFSL 245631 is an Australian financial services licensee who has a binding authority from Allianz to manage travel insurance products on behalf of Allianz, as if it were Allianz.

What insurance services are provided? »

Allianz, Allianz Life, Mondial Assistance, and Club Marine can provide the following insurance products:

- General Insurance products, such as Home Building Insurance, Home Contents Insurance, Motor Vehicle Insurance, Marine Pleasure Craft Insurance, Caravan and Trailer Insurance, Travel Insurance and Landlords Insurance
- Consumer Credit Insurance product such as Mortgage Repayment Insurance

Allianz, Allianz Life, Club Marine and Mondial Assistance have only authorised Wide Bay to provide a "general advice" service for their insurance products. Therefore, we do not provide a "personal advice" service for insurance products. This means that whilst we generally recommend the products we can issue and arrange, we do not consider your specific objectives, financial situation or needs in doing this.

We will tell you about the relevant products and collect certain information from you to allow us to determine whether we can issue or arrange them. We are not able to tell you whether the product or an option within it is appropriate for you specifically.

Because of this, you need to consider the appropriateness of any general advice or information we give you having regard to your objectives, financial situation and needs before acting on it.

Travelex & the financial services it can provide »

Travelex Limited (Travelex) ABN 36 004 179 953, AFSL No. 222444 is an Australian financial services licensee.

Travelex arranges for the issue of travellers cheques on behalf of Issuers Interpayment Services Limited (Company Number 02199546) (ISL) in association with Interpayment Australia Limited ACN 052 519 669 and Travelex Global & Financial Services Limited (Company Number 0198600) (TG&FS) in association with Thomas Cook (Australia) Pty Ltd ACN 005 320 687 which are all members of the Travelex group of companies.

Travelex Limited is the Issuer of the Drafts and Telegraphic Transfers described in the Travelex PDS.



Read the Product Disclosure Statement before acquiring a product »

Before you acquire any of the relevant insurance products, we will provide you with a Product Disclosure Statement (PDS) - also called a policy wording - which contains information on the relevant risks, benefits and significant characteristics of the product.

We will either give it to you directly or mail it to you if required. A copy of the PDS on each insurance product and the Travelex PDS is also available on our website. The PDS is aimed to allow you to make an informed decision about whether to purchase the relevant financial product.

How to arrange your Insurance Cover & Foreign Exchange/International Payment products »

You can arrange your Allianz, Club Marine or Mondial Assistance Insurance cover by:

- visiting or phoning one of our branches
- phoning the Wide Bay Insurance Hotline on 1800 673 799
- visiting our website - www.widebayaust.com.au

You can arrange your Foreign Exchange/International Payment products by:

- visiting or phoning one of our branches
- phoning the Wide Bay Hotline on 1800 808 091

Remuneration, Commissions and Benefits »

Allianz, Club Marine & Mondial Assistance

When Wide Bay arranges insurance policies for you, we receive commissions from Allianz, Club Marine and Mondial Assistance which range between 5% and 30% and are applicable to each insurance policy sold by Wide Bay. The commission is calculated as a percentage of the premium (before any GST, Stamp Duty, and any other charges) applicable to the policy that is sold or renewed by you.

The level of commission varies depending on the type of policy that you acquire.

Wide Bay may also receive a Profit Share payment from Allianz. This is based on a technical formula involving the overall profitability of eligible products in the Wide Bay Australia Ltd insurance portfolio with Allianz. These include Home, Motor, Pleasure Craft, Caravan, Trailer and Landlord's as eligible insurance products. Profitability means the premium received for the portfolio less the cost of claims, commission and operating expenses. It is calculated on an annual basis and does not involve extra cost to policyholders.

Allianz will receive a commission of up to 5% from Mondial Assistance and is applicable to each travel insurance policy sold by Wide Bay.

Travelex

When Wide Bay arranges foreign exchange/international payment products for you, we receive commission as follows:

Product name	Commission is paid at the rate of:
<i>Traveller's Cheques</i>	<i>1% of the total Australian dollar value of the Traveller's Cheques issued</i>
<i>International Drafts</i>	<i>\$5 for each draft</i>
<i>Telegraphic Transfers</i>	<i>\$10 for each transfer</i>