

coles | **Insurance**

**financial
services
guide**

Introduction

Coles Supermarkets Australia Pty Ltd (“Coles”) is responsible for this Financial Services Guide (FSG). It was prepared on 1 July 2010.

References in this FSG to ‘we,’ ‘our’ or ‘us’ are references to Coles.

Purpose of this Financial Services Guide

The purpose of this FSG is to help you make an informed decision about whether to use the financial services we can provide to you. This FSG contains information about:

- o the financial services we provide;
- o how we and others are remunerated in relation to those services;
- o how we deal with complaints;
- o how we respect your privacy; and
- o how to contact us.

If you decide to take out Coles Insurance, you will also receive a Product Disclosure Statement which contains important information about Coles Insurance to help you make an informed decision about the insurance.

Who we are

Coles is an authorised representative of Wesfarmers General Insurance Limited (ABN 24 000 036 279, AFS Licence No. 241461) (WGIL) in respect of Coles Insurance. WGIL has authorised us to distribute this FSG.

Coles Insurance is issued by WGIL. Coles and WGIL are wholly owned subsidiaries of Wesfarmers Limited.

What services we provide

Coles is authorised by WGIL to provide general advice about Coles Insurance and to arrange for Coles Insurance to be issued to you.

How we are remunerated

When a Coles Insurance policy is issued to you, WGIL 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 duty, GST, fire services levy, and other government charges, taxes, fees and levies.

If you take out a Coles Insurance policy, WGIL will pay us a commission of 10% of the premium (exclusive of government charges). This commission is included in your premium. The commission will also be paid on any variations to your policy and on renewal.

Compensation Arrangements

The *Corporations Act 2001 (Cth)* requires licensees to have arrangements for compensating retail clients for losses they suffer as a result of a breach by the licensee or its representatives of Chapter 7 of this Act, unless an exemption applies. WGIL is exempt from this requirement because it is an insurance company supervised by the Australian Prudential Regulation Authority and subject to the prudential requirements of the *Insurance Act 1973 (Cth)*.

Complaints

If you have a complaint in relation to the financial services we provide, contact WGIL who will attempt to resolve the matter.

If your complaint is not resolved on initially contacting WGIL, WGIL will enter the dispute into its Internal Dispute Resolution process. The complaint will then be considered by a designated Internal Dispute Resolution Officer of WGIL with the appropriate experience, knowledge and authority to deal with it.

If your complaint is still unable to be resolved you may be able to have your complaint dealt with by the Financial Ombudsman Service Limited, which is a free, independent and impartial external dispute resolution service.

Its contact details are:

Financial Ombudsman Service Limited,
Address: GPO Box 3, Melbourne Victoria 3001
General Enquiries: 1300 78 08 08
Fax: (03) 9613 6399
Email: info@fos.org.au
Website: www.fos.org.au

Privacy

WGIL and Coles collect your personal information to provide insurance services to you. For more information on the respective Privacy Policies, refer to our website www.coles.com.au/insurance.

How to contact us

You can contact Coles Insurance on 1300 265 374 or write to PO Box 16042, Collins Street West, Victoria 8007.

You can also contact us by email at insurance.enquiries@coles.com.au or obtain more information from our website: www.coles.com.au/insurance.

Coles' address is 800 Toorak Road, East Hawthorn VIC 3146.