



Automobile Association of Northern Territory Inc

FINANCIAL SERVICES GUIDE

About This Financial Services Guide

This is our Financial Services Guide (FSG) for products of QBE Insurance. This and similar documents that cover other licensees make up our FSG. The FSG is designed to assist you in deciding whether to use the financial services we offer ie arranging general insurance products for you. It explains the kinds of financial services we offer. It also contains general information about who we are, how we are paid and how to make a complaint.

Other Documents You May Receive

Where required we will also provide you with a **Product Disclosure Statement** (PDS) before or at the time you buy any financial product as a retail client. The PDS sets out the significant features of the product(s) and is designed to assist you make informed choices about the financial product(s).

About Automobile Association of Northern Territory Inc

We are an Authorised Representative of QBE Insurance (Australia) Limited.

We are authorised to deal in general insurance products as set out in Part 2 – Our Authorised Products. We can arrange to issue, vary or cancel general insurance products to retail clients as QBE's agent in accordance with their underwriting guidelines.

QBE as the insurer of the product and we, as their agent, do not act on your behalf.

We are authorised to provide general financial product advice in relation to the financial products as provided in Part 2 – Our Authorised Products.

Where we cannot directly issue a product on behalf of QBE we will refer you to them.

General Advice

Unless we have told you otherwise, our advice to you will be of a general nature only. General advice does not take your personal needs, objectives or financial situation into account. We recommend that you carefully read any Product Disclosure Statement and Policy documentation provided by the Insurer and any other information before making your decision.

The distribution of this FSG has been authorised by QBE Insurance.

Contact details

Automobile Association of Northern Territory Inc

ABN: 13 431 478 529

Trading as: Automobile Association of the Northern Territory

Authorised Representative No: 433569

2/14 Knuckey St Darwin, NT, 0801

Ph: 08 8925 5901

Fax: 08 8925 5902

Email: info@aant.com.au

Our Licensee

QBE Insurance (Australia) Limited

ABN: 78 003 191 035

AFS Licence No: 239545

Level 5, 2 Park Street Sydney, NSW, 2000

Phone: 133 723

Emergency Claims After Hours: 1800 023 387

Email: enquiries@qbe.com

The Corporations Act 2001 (Cth) requires that we have compensation arrangements in place, should you suffer any loss as a result of our AR breaching their obligations to you in their capacity as our AR. QBE is a general insurer, regulated by the Australian Prudential Regulation Authority (APRA) and satisfy the requirements of the Corporations Act. If you require further information please contact QBE.

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Our Remuneration

We receive commission from QBE, which ranges from 0% to 20% of the total premium payable (excluding government charges) by you to them for the product. The commission is paid to us by QBE for each policy issued or renewed. Where a third party has referred you to us, we may share with them a part of the commission we earn.

We may also charge a fee for our services to you. Any fee we charge is an additional cost to you.

Our staff are paid a salary for their services and may also receive bonuses based on the volume of sales of all financial products over a period. QBE may provide other benefits, such as profit sharing arrangements, business related conferences, study trips or other functions. We (including our directors, staff and subcontractors) may also be eligible to qualify for other benefits such as awards or hospitality events. These are provided to us at no additional cost to you.

If You Have A Complaint

If you ever have a complaint, you should ask your

adviser for assistance or you can write to or call us using the contact details provided here. We have procedures in place to help resolve any issues you may have. If your complaint is not resolved to your satisfaction you may request that your complaint be referred to QBE and handled under their dispute resolution process.

Part 2 – Our Authorised Products

We may issue the following products on behalf of QBE:

QBE Product List	Commission
Home Building	20%
Home Contents	20%
Home Valuables	20%
Landlord	20%
Motor Vehicle	10%

Other products

We may refer you to QBE to arrange the issue of the following products:

QBE Product List	Commission
Motorcycle	10%
Pleasure Craft	10%
Caravan and Trailer	10%
Small Business Packages	15%