

## This document is important

This Financial Services Guide (FSG) provides key information about us and our financial services to assist you in deciding if you want to use our services.

We make available, and the insurer we represent will also give you a Product Disclosure Statement describing the benefits, terms and conditions for cover to help you make an informed decision about purchasing any insurance product promoted by our website.

## About us

We are LFI Group Pty Ltd ABN 31 138 903 581 (LFI). We hold Australian Financial Services Licence (AFSL) 413613. We can provide general advice about general insurance products, including the insurance products mentioned in the Product Table below (CGU Products), all of which are issued by Insurance Australia Limited (ABN 11 000 016 722 (trading as CGU Insurance) (CGU). CGU holds AFSL 227681.

## About our services

Through our website, we promote and may provide general advice about CGU Products. Our website will refer you to CGU, which may issue CGU Products to you.

## Remuneration, commission and benefits

We receive commission from CGU on the premium you pay on issue or renewal of each CGU Product. Commissions are calculated on premium net of administration fees, fire services and similar levies, GST, stamp duties and other statutory charges.

## Product Table

Product	Commission
Fundamentals Home Insurance	10%
Accidental Damage & Listed Events Home Insurance	20%
Motor Vehicle Insurance	10%
Landlord's Insurance	20%

Our staff receive a salary, and may receive an annual bonus that reflects their performance across a range of measures including sales and customer satisfaction. If you require more detailed information please contact us before purchasing insurance.

## Our compensation arrangements

We hold professional indemnity insurance which complies with section 912B of the Corporations Act 2001 (Cth).

## What happens if you have a complaint?

If you have a complaint about our financial services, please contact us. We will attempt to resolve the issue. We have internal dispute resolution procedures and we are a member of the independent Australian Financial Complaints Authority (AFCA). If you are not satisfied, you may refer your complaint to AFCA: [www.afca.org.au](http://www.afca.org.au)

GPO Box 3, Melbourne VIC 3001

Telephone: 1800 931 678

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

## Our contact details

LFI Group Pty Ltd | ABN 31 138 903 581 | AFSL 413613

Level 16, 535 Bourke Street, Melbourne VIC 3000

Telephone: 1300 888 318

Email: [enquiry@lfi.com.au](mailto:enquiry@lfi.com.au)