



FINANCIAL SERVICE GUIDE

We recommend that you print and save this document for future reference

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PURPOSE OF THIS DOCUMENT

The purpose of this Financial Services Guide (FSG) is to give you important information about the financial services provided by Alternative Media Pty Ltd, ABN 17 149 089 716 (AM) in respect of general insurance products compared via the website www.compareclub.com.au (AM Website). This information should assist you to decide if you wish to use the financial services provided by AM. Importantly, this FSG explains the financial services offered in respect of the Products, the remuneration paid for those services and how any complaints you may have will be dealt with.

This FSG does not provide information about the financial services offered by AM in respect of life insurance or home loan. Further information regarding those products can be found in our [Financial Services Guide](#) (Life Insurance Products) and [Credit Guide](#) (Home Loan Products).

If you decide to purchase a Product, you will also receive access to a Product Disclosure Statement (PDS) for the Product from the relevant insurance provider. You should read the PDS before deciding to purchase any Product. The PDS contains information about the Product to help you make an informed decision about whether or not to buy the Product.

OUR SERVICES

AM is an Australian Financial Services Licensee (AFSL 486326) and is licensed to deal in, and provide advice on, general insurance products. AM provides factual information and general advice only. We do not take into account your individual financial objections, personal circumstances, needs or situation in providing that advice. Our contact details are below.

GENERAL ADVICE WARNING:

General Advice is advice that has been prepared without considering your current objectives, financial situation or needs. Therefore, before acting on this advice, you should consider the appropriateness of the advice having regard to those objectives, situation or needs.

If the advice provided relates to the acquisition or possible acquisition of a new insurance policy you should consider the product issuer's PDS prior to making the decision to purchase the product from that product issuer.

AM provides the following financial services via the AM Website:

1. **Car Insurance** – compare features and indicative prices of a range of car insurance products that participate on the AM Website (Car Insurance Comparison), in addition to blogs and web pages contained on the AM Website;
2. **Pet Insurance** – provide a limited range of general financial product advice in respect of Pet Insurance products, in addition to blogs and web pages contained on the AM Website

The Products compared on the AM Website are not representative of all products in the market.

HOW ARE WE PAID?

AM may receive a fee or commission for each Product issued in respect of, or attributable to, the financial service provided by AM as follows:

The below fees and commissions are included in the cost of the Product. These fees and commissions do not increase the cost of the Product to you.

- **Car Insurance:**
AM is paid up to 22% of the Car Insurance Product premium (excluding any fees or government taxes and charges), from the relevant provider per vehicle.
- **Pet Insurance:**
AM is paid up to 20% of the Pet Insurance Product premium (excluding any fees or government taxes and charges), from the relevant provider per pet.

WHAT SHOULD YOU DO IF YOU HAVE A COMPLAINT?

If you have a complaint about the Services provided by AM website, you should:

- **Step 1** - Contact AM on the contact details below; AM is paid up to 22% of the Car Insurance Product premium (excluding any fees or government taxes and charges), from the relevant provider per vehicle.
- **Step 2** - If the matter is not resolved to your satisfaction within 14 days, please contact AM's Dispute Resolution Manager;
Email: compliance@compareclub.com.au.
- **Step 3** - If an issue has still not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services complaint resolution that is available to you, at no cost.

Website : www.afca.org.au
Email : info@afca.org.au
Telephone : 1800 931 678 (free call)
In writing to : Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

CONTACT DETAILS

Alternative Media Pty Ltd "Alternative Media" "AM"
ABN: 17 149 089 716
AFSL: 486326
Address: Level 7, 222 Pitt Street Sydney NSW 2000
Telephone: 1300 11 CLUB (1300 11 2582)
Fax: (02) 8078 0185
Email: compliance@compareclub.com.au

PROFESSIONAL INDEMNITY INSURANCE

We maintain professional indemnity insurance to cover the information, advice, and services we provide. Our policy satisfies the requirements imposed by the Corporations Act 2001 and financial services regulations.

Protecting your privacy

We are committed to protecting the privacy of your personal information, and we respect your confidentiality.

We use the information you provide to assist you with your needs. You have the right not to provide the personal information we request, but this may compromise the effectiveness of the advice or information you receive. We only provide your information to the companies with whom you choose to deal (and their representatives) unless we are compelled by law. We do not trade, rent, or sell your information. You can check the information we hold about you at any time.

Rest assured that any personal information we collect or receive will be handled in accordance with our Privacy Policy, please [click here](#) to review.

For more information on your privacy rights please visit www.privacy.gov.au.