

Your Authorised Representatives Financial Services Guide (FSG)

This guide has been designed to help you make an informed decision about the financial services and products we, as your authorised representative can provide to you as a retail client. It contains information about the financial services we offer, how we and others are remunerated in relation to these services and how your complaints are dealt with.

This FSG deals with the relationships Travel Insurance Direct Airlines Pty Ltd as authorised representative has with ETI Australia Pty Ltd trading as Mondial Assistance (Mondial Assistance) as Licensee. If applicable, the relationships the authorised representative may have with other AFS licensees must also be described in other FSG's and given to you at the same time.

You will also be given a Product Disclosure Statement (PDS). The PDS contains information on the relevant risks, benefits and significant characteristics of the product and is designed to assist you in making an informed decision about whether to buy the product or not.

Details about the Authorised Representative

Name: Surecan Technology Pty Ltd trading as Travel Insurance Direct (Travel Insurance Direct)

ABN: 77 101 410 879

Authorised Representative Number: 286506

Address: 1306 World Tower, 87-89 Liverpool Street, Sydney NSW

Telephone: 02 8263 0461

Travel Insurance Direct is authorised by an agreement with Mondial Assistance as the authorising licensee to arrange for customers to enter into, vary and dispose of authorised travel insurance financial products on behalf of the authorising licensee. Travel Insurance Direct is authorised to provide general financial product advice (but not personal financial product advice) on the authorised financial products. Travel Insurance Direct does not act as your agent.

General Advice Warning

It is important that you understand and are happy with the policies Mondial Assistance, Travel Insurance Direct and our representatives can arrange. Travel Insurance Direct can give you general product information to help you decide but cannot provide you with personal advice on whether the product is specifically appropriate for your personal needs, objectives for financial situation. You need to carefully read the relevant PDS and Policy Document we provide before deciding.

Details about the Authorising Licensee

Name: ETI Australia Pty Ltd trading as Mondial Assistance

ABN: 52 097 227 177

AFS Licence Number: 245631

Address: 74 High Street, Toowong, Qld 4066

Phone: 07 3305 7000

ETI Australia Pty Ltd, trading as Mondial Assistance, is authorised to deal in and advise on general insurance products issued by it and others. Mondial Assistance is a specialist in travel insurance financial products. Mondial Assistance holds a binding authority from the product issuer and insurer, Allianz Australia Insurance Limited (Allianz) ABN 15 000 122 850, AFSL 234708, to arrange, enter into, vary and dispose of travel insurance products and handle and settle claims in relation to it on behalf of Allianz. Mondial Assistance makes decisions for Allianz as the insurer of Mondial Assistance's travel insurance products. Mondial Assistance does not act on behalf of you.

Remuneration

You will be charged an agreed premium for the product you select (plus relevant taxes and charges) which we will calculate and tell you about before you purchase it.

Travel Insurance Direct and its associates are paid a commission (or a share of it) by Mondial Assistance whenever a policy is arranged by us. It is included in the total premium payable by you for the insurance. The amount is a percentage of the gross premium. The rate ranges between 0% and 30%. The commission reimburses Travel Insurance Direct and its associates for administrative and other expenses incurred in providing the financial product and covers the cost of performing the distribution functions of Travel Insurance Direct. Travel Insurance Direct representatives may also receive an annual salary including bonuses based on performance criteria. If you need further information please ask.

If you have a Complaint

Mondial Assistance has an internal dispute resolution system designed to seek to resolve any complaints or disputes that may arise. To access it please contact Mondial Assistance. If you are still not satisfied after the internal dispute resolution process, you may contact Insurance Enquiries and Complaints Limited for advice via phone on 1300 780 808.

How to Contact Us

If you would like to obtain further information about the financial products and services Travel Insurance Direct is authorised to provide, please contact us from the details provided above. Please retain this document along with your current policy documentation in a safe place for your future reference.

Date Prepared

This FSG was last updated on 24 March 2005 and remains valid until a further FSG is issued to replace it.