BAPTIST INSURANCE SERVICES

Financial Services Guide

This FSG has been authorised for distribution by Baptist Insurance Services Ltd ACN: 602 535 651 AFSL No. 514857

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Financial Services Guide

1. Introduction

This document is the Financial Services Guide (**FSG**) for Baptist Insurance Services Ltd (**BIS**) (AFSL No. 514857), the authorising financial services licensee. This document describes the financial services it provides and its important relationships. It also explains how BIS is remunerated, how to make a complaint about its services and its professional indemnity arrangements. For each protection you are offered BIS will provide you with a Product Disclosure Statement; please read this carefully to understand how you are protected.

2. Our Services

BIS will provide financial services to you when you are offered membership of Baptist Mutual Limited ACN 649 347 384 (**Mutual**) and when you purchase one or more discretionary risk products issued by the Mutual (**Protection**). When you are offered Protection, BIS does so on behalf of the Mutual. BIS has the authority to issue a discretionary protection product and to handle claims under its Australian financial services licence (**AFSL**) on behalf of the Mutual.

BIS may also advise you about the Mutual's discretionary protection products. They can only provide this advice in general terms and cannot advise about your personal or individual situation or whether the products are suitable for you. When giving general advice and dealing in discretionary protection products, BIS acts as an agent of the Mutual under its own AFSL.

3. How We Are Paid

BIS will be paid a fee for the mutual management as a percentage of the contributions collected from eligible entities who have been admitted as members of the Mutual (**you**).

4. Relationships and associations

BIS has at least one director appointed to the board of the Mutual. BIS is a mutual capital instrument holder in the Mutual. This means it has an investment in the Mutual.

5. Our Professional Indemnity Insurance

BIS has professional indemnity insurance in place which covers itself and the Mutual respectively for any errors or mistakes relating to the financial services they provide. This insurance meets the requirements of the *Corporations Act 2001* (Cth) and covers the services provided by BIS and the Mutual. For BIS, this includes after it ceases to provide mutual management services to the Mutual and financial services to you, provided BIS notifies the insurer of the claim when it arises, and this is done within the relevant policy period.

6. Privacy

BIS and the Mutual are fully committed to handling your personal information in accordance with the *Privacy Act 1988* (Cth) and the Australian Privacy Principles. BIS and the Mutual collect your personal information directly from you or through other entities listed in our Privacy Policy. They do not trade, rent or sell your information.

The Mutual and BIS require personal information from you to process your application for membership and Protection. If you don't provide the information, the Mutual may not be able to accept your application or offer Protection to you.

A free copy of the Mutual's Privacy Policy is available at: www.baptistinsurance.com.au/privacy-policy.

7. Complaints

7.1 Making a Complaint

BIS is committed to ensuring our services meet your expectations and values feedback on how it is performing. If you wish to complain about BIS' services, you can either discuss the matter with your adviser or contact our Complaints Officer.

If you wish to make a complaint, please contact BIS using the contact details shown below:

Telephone: (03) 9880 6100

Email: insurance@baptistinsurance.com.au

BIS will generally acknowledge receipt of your complaint within 24 hours and attempt to resolve it within 5 days.

7.2 Escalating a Complaint

If you are not satisfied with BIS' decision or if your complaint remains unresolved after 5 days, your matter will be referred to BIS' Internal Dispute Resolution (**IDR**) team.

Disputes processed by the IDR team will be presented to a Review Committee. The Review Committee will aim to meet within 30 days of receipt of your complaint and the IDR team will provide a written response. The review will be guided by the principles of good faith, equity and merit. If you are still unhappy with the outcome, you can choose to have the matter resolved externally.

7.3 External Dispute Resolution

If you are not satisfied with the outcome of your complaint or BIS does not resolve your complaint within 30 days of the date on which it first received your complaint, you can contact the Australian Financial Complaints Authority (**AFCA**), of which BIS is a member. This independent body provides its service free of charge and we will abide by the outcome. The decision is not binding on you but is binding on BIS.

AFCA is an external complaints resolution scheme approved by ASIC to provide free advice and assistance to consumers to help them in resolving complaints relating to members of the financial services industry. Information about AFCA, and the types of disputes that it can consider, can be found at its website.

AFCA Contact Details

Email: info@afca.org.au

Freecall number: 1800 931 678

Online complaint form: https://ocf.afca.org.au/

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