



Financial Service Guide (FSG)

Introduction

CCI South Africa (Pty) Ltd (AR 420391) (CCI), is an authorised representative of Insurance Australia Limited ABN 11 000 016 722, AFSL No, 227681 (IAL) which is the issuer of SGIO Home, Motor and Landlord Insurance products. IAL has authorised the distribution of this FSG, References to 'we', 'our' or 'us' are references to CCI.

Purpose of this Financial Services Guide

The purpose of this FSG is to help you make an informed decision about the services we offer and can provide to you. This FSG contains information about:

- the financial services we provide;
- how we are remunerated in relation to those services;
- how complaints are dealt with;
- how we respect your privacy; and
- how to contact us.

What services we provide

We are authorised by IAL to arrange for the issue of SGIO Home, Motor and Landlord insurance products to you. We act for IAL which underwrites and is the insurer of SGIO Home, Motor and Landlord insurance products.

Other documents you may receive

If you decide to take out a SGIO Home, Motor or Landlord insurance product you will also receive a Product Disclosure Statement (PDS). You should carefully read the PDS which contains important information about the product to help you make an informed decision as to whether the product suits your particular needs.

How we are paid

Our parent company, CCI Global (Mauritius) Ltd, receives a fixed hourly rate for our services in arranging the issue of Home, Motor and Landlord Insurance products. Our staff receive a salary and can qualify for incentives based on their performance and the quality of service they provide to you.

Complaints

If you have a complaint about our services or your SGIO Home, Motor or Landlord insurance, you can call us on 133 233. If we cannot resolve your complaint, you can ask to speak to a manager or you can contact Customer Relations at:

Customer Relations
Phone: 1800 649 290
Mail: Reply Paid 62759, Sydney NSW 2000 (Free Post)
Email: customer.relations@iag.com.au

If you are unhappy with the decision, or your complaint remains unresolved you may contact the Financial Ombudsman Service Australia (FOS). FOS is an independent external dispute resolution scheme. You can contact the FOS at:

Phone: 1800 367 287
Fax: (03) 9613 6399
Email: info@fos.org.au
Website: www.fos.org.au
Post: GPO Box 3, Melbourne VIC 3001

Your Privacy

We and IAL collect personal information (including sensitive information) in connection with SGIO Home, Motor and Landlord insurance products, assess and verify your application for a product and, if applicable, any claims you may make to administer and manage the policies provided to you in accordance with our Privacy Policy available at www.cci-sa.co.za/pages/privacy.html and the SGIO Privacy Policy available at sgio.com.au

If you wish to make a complaint about the privacy of your personal information, please contact SGIO (see contact details below).

How to contact us

You can contact us to provide us with instructions in relation to your SGIO Home, Motor and Landlord insurance products as follows:

SGIO
Phone: 133 233
Mail: GPO Box D160, Perth WA 6840
Access Self Service Centre: sgio.com.au/selfservice
Website: sgio.com.au