

Financial Services Guide (FSG)

Date of Preparation: 17 June 2016 - Version 1.0

In this FSG

'Allianz' means Allianz Australia Insurance Limited (ABN 15 000 122 850, AFSL 234708),

'Allianz Life' means Allianz Australia Life Insurance Limited (ABN 27 076 033 782, AFSL 296559) and

Peakbound means Peakbound Seven Pty Ltd (Trading as Peakbound) ABN: 32 612 686 361

(CAR 001243091)

'We', 'our' and 'us' means Peakbound.

Allianz and Allianz Life have authorised the distribution of this FSG by Peakbound.

About this FSG

This FSG is prepared and issued by Peakbound and is designed to help you make a decision about whether or not you should use the services of Peakbound mentioned in this document. This FSG contains important information about:

- the services we can provide,
- who we act for in providing these services,
- how we and other relevant persons are paid to provide the services,
- how we respect your privacy, and
- how your complaints are dealt with.

This guide contains only general information on the services offered.

Where required by the Corporations Act, you will also be provided with a Product Disclosure Statement (PDS) along with this FSG. The PDS will be provided before or at the time you acquire the relevant life and/or general insurance product as a retail client. The PDS will outline the significant features of the product such as its benefits and costs.

About Us

Peakbound provides specialist call centre services as an authorised representative of Allianz and Allianz Life as set out in this FSG.

Allianz provides general insurance products and Allianz Life provides life insurance products to individuals and businesses across Australia.

Allianz and Allianz Life have authorised Peakbound to provide financial services on their behalf to Allianz and Allianz Life customers in relation to the purchase of life and general insurance products. When Peakbound carries out this role, Peakbound is acting as an authorised representative of Allianz in respect to general insurance products and Allianz Life in respect to life insurance products.

You can contact Peakbound by

Writing to Peakbound Seven Pty Ltd
Lvl 1, 219-241 Cleveland Street
Strawberry Hills NSW 2012

Phoning 02 9191 1667

Emailing info@peakbound.com.au

You can contact Allianz and Allianz Life by

Writing to Allianz Australia Insurance Limited

GPO Box 4049

SYDNEY NSW 2001

Phoning 13 1000

Internet www.allianz.com.au/contact/

Services that can be provided by Peakbound

Peakbound is authorised by:

- Allianz to arrange and enter into general insurance products issued by Allianz in accordance with agreed guidelines;
- Allianz Life to arrange and enter into life risk insurance products issued by Allianz Life in accordance with agreed guidelines.

Peakbound, its employees and individual representatives are not authorised to provide you with any financial product advice in relation to any Allianz or Allianz Life insurance products, or on whether they are is right for you.

Peakbound has a binding authority which means it can enter into the insurance on behalf of Allianz or Allianz Life as if it were them in accordance with the agreed guidelines.

When Peakbound provides these services to you it is acting on Allianz or Allianz Life's behalf (as applicable) and not on behalf of you or anyone else.

You may be provided with these services by a Peakbound employee or individual representative who has also been given the same authorisation as us by Allianz and Allianz Life.

If you believe Peakbound, its employees or individual representatives have acted outside their authority please contact Allianz or Allianz Life.

If you need any advice, please contact a suitably qualified adviser.

Remuneration

Peakbound

Peakbound receives remuneration from Allianz and Allianz Life at a pre-agreed hourly rate per Peakbound representative for the services it provides. This is not an additional cost to you.

Peakbound employees and representatives

The Peakbound employee and/or individual representative (together *representatives*) who speak with you receives a salary or wages, and may also receive commissions paid at rates up to 3% of total sales made, depending on their individual performance against objectives. Peakbound employees are paid by Peakbound Holdings ABN 41 159 350 008 (the holding company of Peakbound).

In addition the representative may, subject to individual and team performance, receive daily and weekly incentives, both financial and non-financial. The total financial remuneration a representative may receive on top of base wages will be no more than 3% of the total sales made by that representative. In addition, the representative may, subject to the team performance, participate in a rewards structure where they receive other benefits rather than an additional cash payment.

Allianz and Allianz Life

Allianz or Allianz Life as the insurers of the relevant products receive the premium you agree to pay for the product. See the PDS for more detail.

Allianz employees receive a salary or wages, and will also receive commissions from Allianz in respect of sales depending on their individual performance against objectives.

In addition the representative may, subject to individual and team performance, receive daily and weekly incentives, both financial and non-financial.

Payment to third parties

In certain cases, Allianz, Allianz Life or Peakbound may have a relationship with a third party who they may pay for referring you to them. The third party may be paid a referral fee which will be a set amount per referral. This referral fee is already incorporated into the premium payable by you and the amount can vary, depending on the type of arrangement we have with the third party and the type of insurance product the referral is for. The amount we pay them includes a reimbursement of expenses they incur in performing their role, for example marketing, postage, telephone, printing and call centre costs. The referral fee is normally payable to third parties on a monthly or quarterly basis in arrears.

The relevant PDS provides further details of the premium and other amounts payable with respect to acquiring the relevant product. You can ask us to give you more particulars of our remuneration (including commission) or other benefits referred to above within a reasonable period after receiving this FSG and before you have been provided with the financial service to which this FSG relates, unless agreed otherwise.

How you may provide instructions

You may give us instructions by using our contact details set out in this FSG. Please retain this document in a safe place for future reference.

What if I have a complaint?

We have established a complaint resolution process. If you have a complaint, you may write to us at:

The Complaints Officer
Peakbound 7 Pty Ltd
Lvl 1 219-241 Cleveland Street
Strawberry Hills NSW 2012

Peakbound will try to resolve your complaint within 5 working days. If your complaint is not resolved at this stage, you may contact Allianz or Allianz Life on 13 1000 who will try to resolve your complaint within 10 working days.

If you wish to write to Allianz or Allianz Life, the address is:

Corporate Compliance,
Allianz Australia Limited
GPO Box 4049
SYDNEY NSW 2001

You can contact the Financial Ombudsman Service Limited (FOS) about your complaint at any time, including if you are dissatisfied with our decision, the way we have handled your complaint or if within 45 days you have not had your complaint resolved, subject to its Terms of Reference.

FOS is a free independent dispute resolution service and can be contacted at:

Financial Ombudsman Service Limited

GPO Box 3

Melbourne VIC 3001

Phone: 1800 367 287

Fax: (03) 9613 6399

Email: info@fos.org.au

Website: www.fos.org.au

How is my personal information dealt with?

Peakbound aims to protect and maintain privacy, accuracy and security of any information you give us. When you apply for insurance through Peakbound, Peakbound will collect your information as agent for Allianz and/or Allianz Life (as applicable).

Peakbound is bound by Allianz and Allianz Life's Privacy Policy and security standards, which aim to ensure the privacy and security of your personal information. If you would like a copy of the full Privacy Policy, visit the Allianz website allianz.com.au/about-us/privacy/.

The Privacy Policy sets out how we will collect, use and manage your information. Peakbound is committed to ensuring the privacy and security of the information it collects. Peakbound's privacy policy is available on its website at www.peakbound.com.au or by contacting Peakbound on its contact details set out in this FSG.

If you do not consent to Peakbound collecting your information, we will be unable to provide the services set out in this FSG to enable you to purchase a policy. All telephone conversations with Peakbound are recorded and available

Professional Indemnity Insurance

Allianz is a general insurance company regulated by the Australian Prudential Regulation Authority (APRA) under the Insurance Act 1973 (Cth) to conduct new or renewal insurance business in Australia. Allianz Life is a life insurance company registered with APRA under the Life Insurance Act 1995 (Cth).

Allianz and Allianz Life are therefore exempt from the requirements of the Corporations Act 2001 (Cth) to hold professional indemnity insurance. Please contact them if you require further information in relation to their compensation arrangements.