

## Financial Services Guide

### This document is important

This Financial Services Guide (FSG) provides key information about us and the financial services we can provide to assist you in deciding if you want to use our services. This FSG contains information about our remuneration and how to make a complaint. LFI authorise the distribution of this FSG. We will also give you a Product Disclosure Statement (PDS) which describes the product's benefits, terms and conditions for cover to help you make an informed decision about the financial product.

### About our services

We are Authorised Representatives of LFI Group Pty Ltd (AFSL 413613) (LFI). We can provide general financial product advice and deal in LFI's Vehicle Equity Insurance and Loan Protection Insurance. These products include general insurance and can also include life insurance.

We may refer you to Insurance Australia Limited (ABN 11 000 016 722, AFSL 227681) (trading as CGU Insurance) (CGU) for home insurance and comprehensive car insurance.

LFI acts under an arrangement called a binder which authorises LFI to issue and administer life insurance products on behalf of Integrity Life Australia Limited (ABN 83 089 981 073, AFSL 245492) (Integrity Life). Under this binder, LFI provides life insurance cover on behalf of Integrity Life.

LFI holds professional indemnity insurance which complies with requirements set out in section 912B of the Corporations Act 2001 (Cth).

### How are we paid?

The table below summarises how the relevant parties are paid. Commissions are calculated on the premium you pay, less stamp duty and GST. If you require more detailed information please contact LFI before purchasing insurance.

Loan Protection Insurance	We receive commission from LFI of 20% of the premium LFI receives approximately 40% of any life premium
Vehicle Equity Insurance	We receive commission from LFI of up to 45% of the premium
CGU Home Insurance	LFI pays us \$50 for each CGU product that you acquire through LFI LFI receives commission from CGU of up to 20% of the premium
CGU Comprehensive Insurance	LFI pays us \$50 for each CGU product that you acquire through LFI LFI receives commission from CGU of up to 10% of the premium

### What happens if you have a complaint?

If you have a complaint about our financial services, please contact us. We will attempt to resolve the issue and we will also promptly refer it to LFI. LFI has internal dispute resolution procedures and is also a member of the independent Australian Financial Complaints Authority (AFCA). If you are not satisfied, you may refer your complaint to AFCA. [www.afca.org.au](http://www.afca.org.au) GPO Box 3, Melbourne VIC 3001. Telephone 1800 931 678. Email [info@afca.org.au](mailto:info@afca.org.au).

### Our contact details

Credit One Pty Ltd  
ABN 13 119 629 113  
Authorised Representative (AR) Number: 334712  
81 Brandl Street  
EIGHT MILE PLAINS QLD 4113  
Telephone: 1300 273 348  
Email: [hello@creditone.com.au](mailto:hello@creditone.com.au)

### LFI contact details

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ABN 31 138 903 581  
AFSL Number 413613  
Level 16, 535 Bourke Street  
Melbourne VIC 3000  
Telephone: 1300 888 318  
Email: [enquiry@lfi.com.au](mailto:enquiry@lfi.com.au)