

# Distributor Disclosure Document

## Important Information

### About us and who we act for

Name: Credit One PTY LTD  
ABN/ACN: 13119629113  
Telephone: 1300827848

We are authorised to provide a service of dealing in certain financial products on behalf of:

AAI Limited ABN 48 005 297 807 trading as Suncorp Insurance  
Level 28, 266 George Street, Brisbane QLD 4000  
Phone: 13 11 55

### How we are paid

From the premium that you pay the Insurer, we will receive remuneration at the rates displayed in the table below. The rate is calculated based on the premium (exclusive of government charges) for each product. We will usually receive this amount at the end of the month following payment of the premium. **Any remuneration we receive is not charged directly to you.**

Product	Commission rate % to Distributor
Motor insurance issued by the Insurer	Up to 31.5% of the inception premium

From time to time we may also receive sponsorship and additional rewards from competitions and promotions.

### Remuneration or other benefits received by our staff or contractors

Our staff and contractors ("staff") receive a salary. Staff may also receive a payment or commission, from the commission we receive, for the financial service they provide. Staff may also receive non-monetary benefits, such as gift vouchers.

### If you have a complaint

Should you be dissatisfied with our service, please tell us. Alternatively you can contact the Insurer in any of the following ways:

Phone: 1800 689 762  
Fax: 1300 767 337  
Email: [customer.relations@suncorp.com.au](mailto:customer.relations@suncorp.com.au)  
Mail: Reply Paid 1453  
Customer Relations Unit RE058  
GPO Box 1453  
Brisbane QLD 4001

If you are not satisfied with the insurer's final decision or if the Insurer has not been able to resolve the complaint to your satisfaction within 45 days you may be able to take the complaint to the Australian Financial Complaints Authority (AFCA). AFCA is an independent external dispute resolution scheme and its service is free to customers of the Insurer. We agree to accept AFCA's determination however you have the right to take legal action if you do not accept their decision.

AFCA has authority to hear certain complaints. Contact AFCA to confirm if they can assist you.

You can contact AFCA:

By phone: 1800 931 678  
By email: [info@afca.org.au](mailto:info@afca.org.au)  
In writing: Australian Financial Complaints Authority  
GPO Box 3  
Melbourne VIC 3001  
By visiting: [www.afca.org.au](http://www.afca.org.au)