

Distributor Disclosure Document

Important Information

About us and who we act for

Name: Credit One Equipment Finance PTY LTD
ABN/ACN: 83135940813
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 23, 80 Ann Street, Brisbane
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.

How do I make a complaint?

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

By phone: 13 11 55
By email: customer.relations@suncorp.com.au
By mail: GPO Box 1453, Brisbane QLD 4001

Complaints can usually be resolved on the spot or within 5 business days.

If you are not satisfied

If the insurer is not able to resolve your complaint or you would prefer not to contact the people who provided your initial service, the insurer's Customer Relations Team can assist:

By phone: 1300 264 053
By email: idr@suncorp.com.au
By mail: Suncorp Insurance Customer Relations
PO Box 14180, Melbourne City Mail Centre VIC 3001

Customer Relations will contact you if they require additional information or if they have reached a decision. When responding to your complaint, you will be informed of the progress and the timeframe for their response.

Seek review by an external service

We expect the Insurer's procedures will deal fairly and promptly with your complaint. However, if you remain dissatisfied, you may be able to access the services of the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers. Any determination AFCA makes is binding on the Insurer, provided you also accept the determination. You do not have to accept their determination and you have the option of seeking remedies elsewhere. AFCA has authority to hear certain complaints. Contact AFCA to confirm if they can assist you:

Online: www.afca.org.au
By email: info@afca.org.au
By phone: 1800 931 678
In writing: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001