

Financial Services Guide

This Financial Services Guide (FSG) has been designed to help you make an informed decision about the financial services and products we can provide to you as a retail client. It contains information about the financial services we offer, how we and others are remunerated in relation to these services and how your complaints are dealt with. This part of the FSG deals with the relationship this authorised representative has with this Licensee (ETI Australia Pty Ltd). If applicable, the relationships the authorised representative may have with other AFS licensees must also be described in other parts of the FSG and given to you at the same time.

Where required, you will also be given a Product Disclosure Statement (PDS). The PDS contains information on the relevant risks, benefits and significant characteristics of the product and is designed to assist you in making an informed decision about whether to buy the product or not. It may be more than one document.

Details about the Authorised Representative:

Travel Agency:	INSURE4LESS
Company (if applicable):	Online Insurance Brokers Pty Ltd
ABN (if applicable):	21 095 612 276
Authorised Rep Number:	311430
Address:	4 Fourth Avenue SCARBOROUGH, QLD 4020
Telephone:	07 3885 8345

We are authorised by agreement with the authorising licensee to arrange for customers to enter into, vary and dispose of authorised travel insurance financial products on behalf of the licensee. We are authorised to provide general financial product advice (but not personal financial product advice) on the authorised financial products. We do not act as your agent.

General Advice Warning

It is important that you understand and are happy with the policies ETI, we and our representatives can arrange. We can give you general product information to help you decide but cannot provide you with personal advice you on whether the product is specifically appropriate for your personal needs, objectives or financial situation. You need to carefully read the relevant PDS and Policy Document we provide before deciding.

Details about the Authorising Licensee

Name:	ETI Australia Pty Ltd ("ETI")
ABN:	52 097 227 177
AFS Licence Number:	245631
Address:	74 High Street, Toowong, Qld 4066
Phone:	07 3305 7000

ETI Australia Pty Ltd, a company of the Mondial Assistance Group, is authorised to deal in and advise on general insurance products issued by it and others. ETI is a specialist in travel insurance financial products. ETI holds a binding authority from Allianz Australia Insurance Limited ("Allianz") ABN 15 000 122 850, AFSL Number 234708, to arrange, enter into, vary and dispose of travel insurance products and handle and settle claims in relation to it on behalf of Allianz, as if ETI were Allianz. ETI makes decisions for Allianz as the insurer of ETI's travel insurance products. ETI does not act on behalf of you.

Remuneration

You will be charged an agreed premium for the product you select (plus relevant taxes and charges) which we will calculate and tell you before you purchase it.

We and our associates are paid a commission (or a share of it) by ETI whenever a policy is arranged by us. It is included in the total premium payable by you for the insurance. The amount is a percentage of the base premium (premium less stamp duty, GST and any other government charges, taxes, fees or levies). The rate ranges between 0% and 45%. The commission reimburses us for administrative and other expenses incurred in providing the financial product and covers the cost of performing the distribution functions of ETI. We (where we are an individual) and, where relevant, our representatives may also receive an annual salary including bonuses based on performance criteria. If you need further information please ask.

If you have a complaint

We have an internal dispute resolution system designed to seek to resolve any complaints or disputes that may arise. To access it please contact ETI on the details provided above. If you are still not satisfied after the internal dispute resolution process, you may contact Insurance Enquiries and Complaints Limited for advice via phone on 1300 780 808.

How to contact us

If you would like to obtain further information about the financial products and services we are authorised to provide, please contact us on the details provided above. Please retain this document along with your current policy documentation in a safe place for your future reference. Version Number 2 Date Prepared: 1/6/2004