

Virgin Money (Australia) Pty Limited
ABN 75 103 478 897
Authorised Representative Number 280884

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PURPOSE OF THIS FINANCIAL SERVICES GUIDE

This document is a Financial Services Guide (FSG) for Virgin Money (Australia) Pty Limited (“Virgin Money”).

This FSG has been designed to help you make an informed decision about the financial services that Virgin Money can provide to you. It also contains information how Virgin Money and others are remunerated for providing these financial services and how your complaints are dealt with.

Where Virgin Money arrange to issue an insurance policy to you, Virgin Money will give you a Product Disclosure Statement (PDS) when required.

The PDS is designed to provide important information on the significant features and benefits of the policy and is designed to assist you in making an informed decision about whether to buy the product. It may consist of more than one document.

Any advice that is provided to you by Virgin Money is general in nature and does not take into account your individual objectives, financial circumstances or needs. Before you make any decisions about the product, you should read the PDS carefully to ensure that it is suitable to you.

ABOUT VIRGIN MONEY

Virgin Money is an Authorised Representative (Authorised Representative Number 280884) and owner of Virgin Money Financial Services Pty Ltd (VMFS) of Level 9, 126 Phillip Street, Sydney NSW 2000, (02) 8222 8000.

VMFS holds an Australian Financial Services Licence (No 286869) and has authorised Virgin Money to deal in general insurance products and provide the general financial product advice which appears in the advertising and marketing material for the Virgin Travel Insurance products. VMFS has authorised Virgin Money to distribute this Financial Services Guide.

REMUNERATION

The premium for the Virgin Travel Insurance policy is payable to the insurer, Allianz Australia Insurance Limited ABN 15 000 122 850 AFS Licence No 234708 (Allianz) of 2 Market Street, Sydney, NSW 2000, Telephone 13 26 64.

Should you buy a Virgin Travel Insurance policy, Virgin Money receives a commission from AWP Australia Pty Ltd (ABN 52 097 227 177 AFS Licence No. 245631) (trading as Allianz Global Assistance) of Level 16, 310 Ann Street, Brisbane, Queensland 4000 who has been authorised to act on Allianz’ behalf to deal in and handle and settle claims in relation to travel insurance products underwritten by Allianz, in connection with your policy. The commission which Virgin Money receives is calculated as a percentage of the premium you pay for an insurance policy issued to you. It is only paid if you buy a policy.

Employees and representatives of Virgin Money receive an annual salary, and may be paid performance bonuses.

Virgin Money may also pay other persons who refer customers to them a commission which is a percentage of the commission paid to Virgin Money or an agreed fee.

The above remuneration is included in the premium you pay.

If you would like more information about the remuneration that Virgin Money receives, please ask us. This request should be made within a reasonable timeframe after this FSG is provided to you and before the financial services are provided to you.

IF YOU HAVE A QUESTION OR COMPLAINT

Should you have a complaint or dispute arising out of this insurance or Virgin Money's employees, representatives or services providers, please call us or put the complaint in writing. See "How to contact us" at the end of this FSG.

If you are not satisfied with the response, you may then contact: the Australian Financial Complaints Authority, (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers:

Australian Financial Complaints Authority

GPO Box 3, Melbourne VIC 3001

Phone: 1800 931 678 (free call)

Email: info@afca.org.au

For more information go to www.afca.org.au

YOUR PRIVACY

Virgin Money are committed to ensuring the privacy and security of your personal information. Virgin Money collects your personal information primarily to provide insurance and related services to you. Virgin Money may also use this information to promote their current and future products and services to you. Virgin Money adhere to the privacy terms set out in the PDS. Virgin Money's privacy policy is available on request by calling (02) 8222 8000, or at www.virginmoney.com.au.

OPT-OUT

From time to time Virgin Money may use your information to promote, manage and market their or their partner's current and future products and related services to you, or for any other purposes permitted under current privacy legislation. If you would prefer not to receive these offers or services please call 1800 134 419 or email VirginMoneyAustralia@allianz-assistance.com.au.

IMPORTANT INFORMATION

Virgin Money and its employees, related bodies corporate, agents and other representatives do not guarantee, accept liability for, nor are they otherwise responsible for, payment made under any Virgin Travel Insurance policy.

PROFESSIONAL INDEMNITY INSURANCE

Virgin Money and VMFS hold Professional Indemnity (PI) insurance. The PI cover is maintained in accordance with the law; is subject to its terms and conditions; and provides indemnity up to the sum insured for the activities of the employees and Authorised Representatives of Virgin Money in respect of the financial services authorised under the Australian Financial Services Licence of VMFS.

HOW TO CONTACT US

You can contact Virgin Money using the contact details outlined below.

Virgin Money

Level 9, 126 Phillip Street, Sydney, NSW 2000

Phone: 02 8222 8000

Please retain this document in a safe place for future reference.