

This Financial Services Guide was prepared on **1 March 2004**. The information contained in this document is current at the time it was prepared.

Financial Services Guide

General Insurance
Products and Services

We're as close as your phone
or visit our Head Office at:

This **Financial Services Guide** (FSG) contains important information required under the Financial Services Reform Act 2001 and is an important document. Transcomm Credit Union recommends that you read this FSG in its entirety before applying to acquire any of the financial products or services. This FSG has been prepared to assist you with the understanding of the significant features of the products and services listed to enable you to make informed choices about the products before you acquire them.

99 King Street, Melbourne VIC 3000
Phone (03) 9629 4484
Country Vic 1800 013 042
Fax (03) 9629 4130

Hours of Business

8.30am - 4.30pm Monday to Friday

General Enquiries

enquire@transcomm.com.au

Loan Enquiries

loans.dept@transcomm.com.au

Website

www.transcomm.com.au

Transcomm Credit Co-operative Ltd

trading as Transcomm Credit Union

ABN 54 087 651 750

AFSL 245606

1 March 2004
Version 1

Financial Services Guide

1. Financial Services Guide

This document is a **Financial Services Guide (FSG)**. It sets out information designed to assist you to decide whether you wish to use any of the products and services set out in the Guide. The Guide contains only general information on the products and services offered.

If you obtain **personal advice**, that is, advice which takes into account your particular circumstances, you should generally also receive a **Statement of Advice**, which sets out the personal advice given to you, including any recommendations about a particular financial product or service, as well as the basis on which those recommendations are made.

If recommendations about a particular financial product or service are made, you should also generally receive a **Product Disclosure Statement (PDS)** at that time, which sets out details specific to the product or service. If you do not obtain personal advice, or obtain personal advice that does not contain recommendations about a particular financial product, but you nevertheless proceed to acquire a product, you should still generally receive a **Product Disclosure Statement** before you acquire the product. Please read this document carefully.

2. About us

Name: Transcomm Credit Co-operative Ltd
trading as Transcomm Credit Union
ABN 54 087 651 750
AFSL Number 245 606

Address: 99 King Street
Melbourne VIC 3000

Telephone: (03) 9629 4484
1800 013 042 (outside Melbourne
Metropolitan area)

Facsimile: (03) 9629 4130

3. Financial services we provide

We are licensed by ASIC to advise and deal in Insurance products (i.e. general insurance and consumer credit insurance):

A General Insurance covers:

Motor Vehicle, including comprehensive third party fire and theft and third party only,
Household Building,
Household Contents,
Landlords Cover,
Travel Insurance,
Pleasure Craft Insurance,
Caravan Insurance.

B Consumer Credit Insurance covers:

Life Insurance,
Disablement Insurance,
Involuntary Unemployment Insurance,
Cash Assist Insurance,
Auto Equity Insurance.

4. Our fees

The fees applicable to our products and services are set out in our Fees and Charges Brochure.

Our staff are salaried employees and receive no other forms of remuneration from third parties for the sale of the general insurance products offered. Furthermore, no payments are received in relation to our advice on our financial products and/or services.

5. Relationships between Transcomm Credit Co-operative Ltd and other parties and commissions

We provide general insurance products on behalf of CGU Insurance Limited. We receive commission between 10% and 15% of the premium paid on each policy issued to our members.

We provide consumer credit insurance products on behalf of Swann Insurance (Aust.) P/L. We receive commission of 20% of

the premium paid on each policy issued to our members.

Other than as disclosed, Transcomm Credit Union has no relationships with third parties which might influence the circumstances in which this financial service is provided.

6. Additional documents you are entitled to

Where **personal advice** is provided as part of providing this financial service, then you may be entitled to receive a **Statement of Advice** in addition to this document.

Where this financial service involves the issuing of a financial product, then you are entitled to also receive a **Product Disclosure Statement**.

7. Dispute resolution procedures

Transcomm Credit Union has its own internal dispute resolution procedures. These procedures are set up to deal with any disputes concerning this financial service or its associated features. Any complaints can be made to the Credit Union's Internal Dispute Resolution Officer. Complaints will be dealt with according to established guidelines and will ensure fairness to all our customers.

There are also external dispute resolution procedures available to you at no cost, as Transcomm Credit Union is a member of the Financial Co-Operative Dispute Resolution Scheme (FCDRS). A complaint can be made by telephoning 1300 780 808 (local call rate within Australia) during business hours or by consulting Transcomm Credit Union who will provide you with a brochure and FCDRS dispute form.

8. Further information

More information is available on the financial product or service outlined in this document from the representative you spoke to or Transcomm Credit Union. If you require another copy or further information on any aspect of the financial product or service, please contact us.