

## About this Financial Services Guide

The financial services referred to in this guide are provided by WeProtect of PO Box 1192, Chatswood, NSW 2057. WeProtect is a trading name of Select AFSL Pty Limited ABN 34 151 931 618 which holds Australian Financial Services Licence No 408647.

In this Financial Services Guide (FSG), 'we', 'us' and 'our' are references to WeProtect.

The FSG is an important document designed to help you make an informed decision about whether to use the services we provide in relation to WeProtect life insurance products. It tells you who we are, how you can contact us, the services we provide, who we act for, the remuneration we and our related parties may receive for our services and how complaints are dealt with.

This FSG only details our services in relation to WeProtect life insurance products. To assist you in your decision of whether to purchase a WeProtect life insurance product, we will provide you with a Product Disclosure Statement (PDS) which is issued by the insurer, Hannover Life Re of Australasia Ltd (Hannover) ABN 37 062 395 484. The PDS includes the benefits, risks and features of the product to help you make an informed decision about whether to purchase the product.

## Our services

Under our Australian Financial Services Licence, we are licensed to advise and deal in life risk insurance products.

We are authorised by Hannover to accept applications for WeProtect life insurance products and issue policies on its behalf. When we do this, we act on behalf of Hannover, but otherwise we provide our services on your behalf.

Whilst we promote WeProtect life insurance products, we do not consider your personal objectives, financial situation or needs. You must therefore consider the appropriateness of any information or general advice we give you when purchasing any WeProtect products.

You need to read the PDS and any other relevant policy documentation to determine if the product is right for you. If you require personal advice, you should obtain the services of a suitably qualified adviser.

## How we are paid for the services provided

Depending on the product and benefit/s you purchase, the insurer will pay WeProtect between nineteen and a half percent and sixty one percent of the annual premium. This is used to cover the costs of marketing and distributing the product. An administration fee is also payable by Hannover to a related company of WeProtect, BlueInc Services Pty Limited (BlueInc) ABN 47 109 789 077, to cover the cost of administering your policy. Any amounts received by us and BlueInc are included in the premium you pay and do not cost you any extra.

Our representatives are appropriately approved employees of us or a related company. Our representatives are paid salaries and may also qualify for extra remuneration depending on performance criteria which can include volume of sales.

## Compensation arrangements

Select AFSL holds a Professional Indemnity insurance policy which satisfies the requirements for compensation arrangements under Section 912B of the Corporations Act.

## Your Privacy

When considering applications for WeProtect life insurance products, we collect and retain personal information about the owner of, and each person to be insured under, the policy. This information is provided to Hannover and is used to administer the policy and assess claims in the way described in the applicable PDS. The privacy of your personal information is important to us and we are committed to ensuring privacy and security of your personal information. If you would like a copy of our privacy policy, please contact us or download a copy from our website at [weprotect.com.au](http://weprotect.com.au).

## Complaint handling

We welcome every opportunity to resolve any concerns you may have with our products or service. If you have a complaint please contact WeProtect's Customer Service Manager, by either:

Phone 1300 773 773 (Mon-Fri, 9am-5pm AEST)

Email [complaints@weprotect.com.au](mailto:complaints@weprotect.com.au)

Mail Customer Service Manager, WeProtect  
PO Box 1192, Chatswood, NSW 2057

Receipt of your complaint will be acknowledged within 2 business days. If additional information is required, it will be requested in writing. If your complaint remains unresolved within 45 business days, you can contact the Australian Financial Complaints Authority (AFCA) by one of the following:

Phone 1800 931 678

Email [info@afca.org.au](mailto:info@afca.org.au)

Mail GPO Box 3, Melbourne VIC 3001

Web [afca.org.au](http://afca.org.au)

The AFCA is a free service to you and its independent assessment of your complaint is binding on WeProtect.

## How to contact us

If you would like to obtain further information, provide us with your instructions, or if you have any queries about the insurance products and services we offer, please contact us by either:

▶ Phone 1300 773 773 (Mon-Fri, 9am-5pm AEST)

▶ Email [customerservice@weprotect.com.au](mailto:customerservice@weprotect.com.au)

▶ Mail Customer Service Manager, WeProtect  
PO Box 1192, Chatswood, NSW 2057