

# Financial Services Guide

## 1. About this document

**This Financial Services Guide (FSG) is an important document. You should read it carefully and make sure you understand it.**

This FSG is dated 10 May 2011 and is provided to you by Just Ezi Pty Ltd A.C.N 141 828 775 (Just-Ezi, we, our, us) to inform you of the financial services we are able to provide and to assist you in deciding whether to use any of the services offered in this FSG.

This FSG explains:

- other disclosure documents we may give you
- who we are and how you can contact us
- financial services and products we are authorised to provide
- how you can instruct us
- how we get paid (remuneration, commissions, benefits)
- how we deal with customer complaints and where you can go for further help
- our compensation arrangements
- potential conflicts of interest
- records we keep and privacy policy

This FSG contains general information only. If you have further questions after reading it please contact us.

## 2. Other Disclosure documents we may give you

Just Ezi provides our Terms and Conditions and Privacy Policy on our website [www.justezi.com.au](http://www.justezi.com.au). Please review these carefully. If you use the Just-Ezi website, you will be deemed to have accepted these Terms and Conditions.

## 3. Who we are

Just Ezi Pty Ltd A.C.N 141 828 775 (Just-Ezi, we, our, us) is responsible of the Financial Services described in this guide. Just-Ezi holds an Australian Financial Services Licence (AFSL) AFSL Number 388511.

Just-Ezi provides a car insurance comparison research tool known as Ezi-Estimates which should assist you to compare insurance products provided by third parties.

Just-Ezi does not act as a representative of any other licensee in relation to the services or products we provide. We are not authorised by any insurance company to provide information about the products they issue. We are not associated with any product issuer. Remuneration received from product issuers are detailed in the section “How do we get paid”.

#### 4. Our contact details

Contact	Managing Director		David Issa
Address	Level 39, 2 Park Street	Phone:	02 8259 9211
	Sydney NSW 2000	Fax:	02 8259 9200
Email	info@justezi.com	Website	www.justezi.com.au

#### 5. Financial Services we are authorised to provide

Our AFSL authorises us to provide financial product advice and to deal (applying for, acquiring, varying or disposing on behalf of another person) in general insurance products to retail and wholesale clients.

#### 6. Nature of Advice and our Responsibilities

##### General Advice Warning

Just-Ezi is licensed to provide General and Personal Advice. At present Just-Ezi only provides you with general advice in relation to general insurance products. The website, Ezi-Estimate calculator, newsletters, and research papers are examples of general advice we may give you. This means that Just-Ezi does not provide advice on insurance products based on any consideration of your objectives, financial situation or needs. Before making a decision about whether or not to purchase a financial product, please read the product issuer’s Product Disclosure Statement and Policy Documents for the specific product. We recommend that you seek the advice of your own financial adviser before making a decision on a product based on the information obtained from Just-Ezi.

While Just-Ezi believes the general financial product advice and information we provide is accurate and reliable, neither Just-Ezi nor its officers and associates assume any responsibility for the accuracy and completeness or currency of that advice and information.

#### 7. Products we provide

Just-Ezi provides a car insurance comparison research tool known as Ezi-Estimates which should assist you to compare insurance products provided by third parties. This is free for you to use and is accessed through our website [www.justezi.com.au](http://www.justezi.com.au).

Ezi-Estimates are not 100% accurate as not all insurers provide access to their pricing information and there are millions of potential premium outcomes when you combine the variables such as driver, car and residential location. Not all insurers and not all their insurance products may be shown in Ezi-Estimates search results or top tables published on our website.

An Ezi-Estimates search provides rankings based on approximations for your age group, car and suburb. Ezi-Estimates are based on a male driver with a maximum no claim bonus, for a similar vehicle with no modifications or damage, that is garaged in a similar suburb to yours. The vehicle has no finance attached to it and each insurer's standard excess and market value applies. We also assume the driver has a clean driving record, no claims history and will be using the vehicle for private use only. Depending on the insurer, further discounts may apply which need to be confirmed with the specific insurer.

Ezi-Estimates and the rankings are approximate. An insurer higher up the ranking will tend to be cheaper for you than one lower down but there will be exceptions. To find cheaper car insurance you will need to contact the product providers themselves. Each insurance company has the final say on the premium they charge. Not all car insurance policies are identical. In some cases some policies will be better in specific instances and some insurers have a stronger capital position than others.

## **8. How to instruct us**

Just-Ezi does not accept instructions directly from you. When you select a particular insurance product from an Ezi-Estimates search or league table, you are transferred to the insurer's website. In most cases, you can complete their request for a quote or application form on the product issuer's website. Before proceeding with any insurance product, you should read carefully the product issuer's Financial Services Guide and the Product Disclosure Statement for the particular product. These are available from the product issuer.

## **9. How do we get paid?**

Just-Ezi's services and products are free to use and you do not pay any fees or commission directly to us.

Just-Ezi may receive remuneration from an insurance product issuer in the form of an upfront commission for referring you. We may receive a commission when you request a cost, complete an application form and/or enter into an insurance product. These fees or commission are different for each product issuer and insurance product. The commission on average is 10% of the premium payable by you. If you cancel the policy during the period of insurance the commission paid to us may not be refunded to you.

Just-Ezi does not receive trailing commissions from any insurance product you enter.

Just-Ezi does not accept advertising by product issuers on its website.

No insurance product provider pays for inclusion in Ezi-Estimate calculator, league tables or any other information provided on the Just-Ezi website.

Just-Ezi does not accept soft dollar benefits from product issuers.

Just-Ezi does not pay fees for referrals made to us.

Our employees and directors are remunerated by way of salary and other employee benefits. They may also be eligible for a discretionary bonus related to commissions received and other business objectives.

If you require further details about any of the above remuneration received by Just-Ezi, please ask us using the contact details on page 2.

## **10. Complaints resolution**

We take every step to ensure we provide you with quality service. Just-Ezi has an internal dispute resolution policy in place to resolve any complaints or concerns you may have about the service provided to you. These should be directed to the Complaints Officer (by telephone, facsimile, or letter) at the address on the first page of this FSG, or by email [complaints@justezi.com](mailto:complaints@justezi.com).

We will provide you with acknowledgement of written complaints within 5 business days, and seek to resolve and respond to your complaint within 30 days of receipt. We will investigate your complaint, and provide you with our decision, and the reasons for which it is based in writing. We will endeavour to resolve your complaint quickly and fairly.

If the complaint cannot be resolved to your satisfaction within 45 days and you wish to proceed further, you may lodge a complaint with the Financials Ombudsman Service (FOS) via the following means:

Financial Ombudsman Service  
GPO Box 3, Melbourne Vic 3001  
Toll Free Telephone: 1300 78 08 08  
Fax: (03) 9613 6399  
Email: [info@fos.org.au](mailto:info@fos.org.au)  
Website: [www.fos.org.au](http://www.fos.org.au)

You may also contact Australian Securities and Investments Commission (ASIC) freecall Infoline on 1300 300 630 to make a complaint and obtain information about your rights.

## 11. Compensation arrangements

We hold Professional Indemnity Insurance cover for the activities conducted under our AFS licence. The policy provides coverage in the aggregate of up to \$5,000,000 with an excess of \$5,000 to cover claims regarding professional indemnity, directors and officers liability, crime (fraud) and the conduct of representatives/employees who no longer work for us (but who did at the time of the relevant conduct). Our Professional Indemnity insurance cover is subject to the policy terms and conditions, however the cover satisfies the requirements of s. 912B of the Corporations Act.

## 12. Conflicts of interest

Just-Ezi, nor any of our related bodies corporate, nor any of our representatives, have any ownership links with any financial product issuer that could be expected to influence us.

Conflicts of interest may occur from time to time. You have the right to be advised of any material interest that could reasonably be expected to be capable of influencing the recommendation of a financial product to you.

Accordingly, you should be aware that:

- Just-Ezi is remunerated by the product issuer when you proceed to their website to request a quote, make an application form and/or enter into an insurance product with that product issuer
- Remuneration received from product issuers does not influence the results of the Ezi-Estimates search results or the rank of products in league tables
- Just-Ezi representatives are not remunerated wholly or in part on a commission basis

Should you have any concerns or would like to discuss this matter further please contact us.

## 13. Record keeping and Privacy

We will maintain complete records of the services we provide to you in accordance with Australian Laws. As a financial services provider, we have an obligation under the Anti Money Laundering and Counter Terrorism Financing Act to verify your identity, amongst other things. If we are unable to collect all information requested in the account opening process or requested during the subsequent services, we may be unable to provide or continue to provide services. We will also retain copies of this information.

We also keep a record of personal information you provide to us. Your privacy is important to us and we are committed to compliance with the Privacy Act and National Privacy Principles. We maintain a record of your personal profile which includes your personal details and the details of your objectives, financial situation and needs. We also maintain records of any recommendations made to you.

We may disclose your personal information to external parties, such as our financial services providers, for the purposes of arranging your investments or transactions. Such external parties are required and committed to protecting your privacy.

Telephone calls with us may be recorded to allow for a record to be kept of orders taken and to ensure that our service standards are met.

If you wish to access information we hold about you or have any concerns, please contact us. A copy of our privacy policy is available from us or our website [www.justezi.com.au](http://www.justezi.com.au)

## **14. Further information**

If you need further information about our services or products, or you have any queries, please contact us using the contact details on page 2.