

When will this FSG be valid?

This FSG applies from 10 August 2024 and remains valid unless a further FSG is issued to replace it.

How do we maintain your privacy?

We appreciate privacy is important to you. We are committed to protecting your personal information. For further information, please refer to our Privacy Statement and Suncorp Group Privacy Policy by visiting terriscsheer.com.au/privacy or call us on 1800 804 016.

How to contact us with a complaint

Let us know

If you experience a problem, are not satisfied with our products or services or a decision we have made, let us know so that we can help. Contact us:

By phone: 1800 804 016

By email: customerservice@terriscsheer.com.au

In writing: GPO Box 1619, Adelaide, South Australia 5001

Complaints can usually be resolved on the spot or within 5 business days.

Review by our Customer Relations Team

If we are not able to resolve your complaint or you would prefer not to contact the people who provided your initial service, our Customer Relations Team can assist, contact us:

By phone: 1300 264 783

By email: idr@terriscsheer.com.au

In writing: Terri Scheer Customer Relations Team,
PO Box 14180, Melbourne City Mail Centre,
Victoria 8001

Customer Relations will contact you if they require additional information or if they have reached a decision. When responding to your complaint you will be informed of the progress and the timeframe for responding to your complaint.

Seek review by an external service

We expect our procedures will deal fairly and promptly with your complaint. However, if you remain dissatisfied, you may be able to access the services of the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers. Any determination AFCA makes is binding on us, provided you also accept the determination. You do not have to accept the determination and you have the option of seeking remedies elsewhere.

AFCA has authority to hear certain complaints. Contact AFCA to confirm if they can assist you.

You can contact AFCA:

Online: www.afca.org.au

By Email: info@afca.org.au

By Phone: 1800 931 678

In writing: Australian Financial Complaints Authority,
GPO Box 3, Melbourne VIC 3001

Contact details

If you have any further questions about our financial services please contact us by phone, email or mail:

GPO Box 1619 Adelaide SA 5001 Australia

p: 1800 804 016

e: customerservice@terriscsheer.com.au

w: terriscsheer.com.au

This FSG was prepared 19/06/24. Please retain this document for your reference and any future dealings with us.

TS00036 10/08/24 A

Australia's Leading Landlord Insurance Specialist

Financial Services Guide

Financial Services Guide

AAI Limited trading as Terri Scheer

ABN 48 005 297 807 AFS Licence No. 230859

For the purposes of this FSG the term “we”, “us” or Terri Scheer means AAI Limited trading as Terri Scheer.

What is this Financial Services Guide?

This Financial Services Guide (FSG) has been prepared to explain who we are, the financial services we offer, what relationships we have with others, how we and our associates are remunerated and how we deal with complaints. This FSG is designed to assist you in deciding whether to use any of those services and contains important information about the financial services we offer.

If you buy an insurance policy from us, we'll give you a Product Disclosure Statement (PDS). The PDS provides important information on the features, benefits and risks of the policy to assist you in making an informed decision about whether to buy it or not.

Who is Terri Scheer?

The Terri Scheer brand has been around since 1995 and specialises in landlord insurance for owners of residential rental properties.

Terri Scheer is a member of the Suncorp Group.

We are APRA regulated. While this means we are exempt from the need to have ASIC-approved professional indemnity insurance, as a matter of prudent business practice we hold adequate professional indemnity insurance.

Lack of independence

Terri Scheer is not independent, impartial, or unbiased as any advice we provide will only consider our own products.

What services do we offer?

Terri Scheer is authorised under our licence to provide the following services in relation to general insurance products:

- ◆ Issue insurance
- ◆ Arrange, vary and cancel insurance
- ◆ Handle and settle claims
- ◆ Provide general financial product advice

Who is responsible for the financial services?

Terri Scheer is responsible for our staff who act on our behalf.

How are we paid for providing the financial services?

Terri Scheer receives the premium from each insurance policy it issues. We do not charge you any additional fee for providing general advice. Suncorp Group companies provide Terri Scheer with the resources we need to provide the authorised financial services. These services are provided on behalf of Terri Scheer by staff employed by Suncorp Group companies. In addition to their salary, staff may receive bonuses if they achieve their performance targets. You will not be charged an additional fee as a result of this.

Does anyone else help Terri Scheer sell insurance policies?

Terri Scheer also appoints Distributors to deal in general insurance products on our behalf under a distribution authority. This authority allows them to issue insurance and arrange, vary and cancel insurance, but does not allow them to give financial product advice or handle and settle claims. Distributors can include Property Managers, Real Estate Agents, Mortgage Brokers, Financial Planners, Developers and Buyer's Agents.

When a Distributor arranges a new policy for you, they may receive a payment of up to \$50 (including GST), and up to \$30 (including GST) for arranging for the renewal of your policy when they provide us your premium directly from the rental income they have collected on your behalf. These payments to the Distributor are paid by us out of the premiums we receive from you for the policy.

Will anyone be paid for referring me to you?

Referrers may also refer you to Terri Scheer so that we may offer you general insurance products, but Referrers do not provide any financial services. Referrers can include Property Managers, Real Estate Agents, Mortgage Brokers, Financial Planners, Developers and Buyer's Agents.

When a Referrer refers you to us, they may receive a payment of up to \$50 (including GST) if Terri Scheer arranges a new policy for you, and up to \$30 (including GST) for the renewal of your policy when the Referrer pays us your premium directly from the rental income they have collected on your behalf. These payments to the Referrer are paid by us, out of the premiums we receive from you for the policy.