

# FINANCIAL SERVICES GUIDE

## Financial Services Guide (FSG)

This guide aims to help you make an informed decision about the financial services and products we can provide to you as a retail client.

This guide contains important information about:

- the financial services we offer you;
- who we act for in providing these services;
- how we and other relevant persons are remunerated; and
- our internal and external dispute resolution process and how you can access them.

Where required, you will be given a Product Disclosure Statement (PDS) before or at the time you acquire any product as a retail client. The PDS sets out the standard terms, conditions, limits and exclusions of the product to assist you in making an informed decision about whether to purchase it or not.

Please keep this FSG along with the PDS and other policy documents in a safe place for future reference.

Issue No: 2.1

AR FSG Version No: 1.0

Date of preparation: 02/04/2025

## Who are we and what services do we offer?

Name: carsales.com.au Pty Ltd

ABN/  
ACN: 65 627 003 605

Business  
Name(s): carsales

AR  
Number: 1314354

Address: 449 Punt Road Richmond VIC 3121

Contact: 13 72 53

We are Authorised Representatives of the insurer Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL 234708 (Allianz).

Allianz can be contacted as follows:  
Post: GPO Box 4049 Sydney NSW 2001  
Online: [www.allianz.com.au](http://www.allianz.com.au)  
Phone: 1300 139 418  
Or by using the contact details listed at [www.allianz.com.au](http://www.allianz.com.au)

Allianz has authorised us to arrange and provide general advice on certain general insurance products issued by it.

When providing these types of financial services, we act on behalf of Allianz and not on your behalf.

We may also refer you to Allianz to purchase insurance, where we do this and you purchase a policy, it will be arranged and issued by Allianz not us.

## General Advice Warning

It is important that you understand and are happy with the products we and our representatives can arrange. We can give you general advice to help you decide but do not provide advice on this insurance based on any consideration of your objectives, financial situation or needs. Before making a decision about whether or not to purchase the product/s please carefully read the PDS to decide if it is right for you.

## Information on remuneration

We receive commission from Allianz each time you buy a policy and may include renewals and some variations, which increase the premium payable. It is calculated as a percentage of the insurer's base premium (this is the premium less stamp duty, GST and other government taxes, charges and levies).

If you require further details about any of the above remuneration received from Allianz, please ask us within a reasonable time after receiving this FSG and before we provide you with financial services to which this FSG relates.

## Compensation arrangements

We are required by Allianz to hold professional indemnity insurance. Allianz is a general insurer authorised under the *Insurance Act 1973 (Cth)* to carry on general insurance business in Australia and is supervised by the Australian Prudential Regulation Authority (APRA) and subject to the prudential requirements of the Insurance Act. Because of this Allianz is exempt from the requirement to hold professional indemnity insurance. Please contact Allianz if you require further information in relation to their compensation arrangements.

# FINANCIAL SERVICES GUIDE

## What happens if you have a complaint?

We are committed to handling complaints about our products and services efficiently and fairly. If you have a complaint:

1. Contact us and we will seek to resolve the issue. If we are unable to resolve your complaint, we will promptly refer it to Allianz. Allianz will attempt to resolve the matter in accordance with their Internal Dispute Resolution procedures. To obtain a copy of the Allianz procedures contact us using the details on the first page of this document.
2. If you are not satisfied with Allianz's decision or the handling of the complaint, you may lodge a complaint with the Australian Financial Complaints Authority (AFCA), an external dispute resolution scheme which is independent and free to you (subject to its relevant terms and rules). AFCA's contact details are as follows:

Online: [www.afca.org.au](http://www.afca.org.au)

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

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority GPO  
Box 3 Melbourne VIC 3001

## Further information

If you need further information about the products or our services, or you have any queries please contact us using the contact details on the first page of this document. Allianz has authorised the distribution of this FSG.