

Introduction

Coles Financial Services Pty Ltd (ABN 94 169 156 165) (AR 1007877) (Coles FS), Coles Supermarkets Australia Pty Ltd (ABN 45 004 189 708) (AR 269259) (Coles), Eureka Operations Pty Ltd (ABN 78 104 811 216) (AR 269267) (Eureka Operations, trading as Coles Express), Wesfarmers Finance Pty Ltd ABN 58 601 282 455 (AR Number 000473266) and Loyalty Pacific Pty Ltd (ABN 82 057 931 334) (AR 423106) (Loyalty Pacific, trading as flybuys) are responsible for this Financial Services Guide (FSG) as it relates to the financial services provided by them. It was prepared on 17 January 2017.

References in this FSG to 'we', 'our', 'us' or 'the Coles companies' are references to Coles FS, Wesfarmers Finance, Coles, Eureka Operations and Loyalty Pacific (as the context may indicate). Coles FS, Wesfarmers Finance, Coles, Eureka Operations and Loyalty Pacific are all part of the Wesfarmers group of companies.

Purpose of this Financial Services Guide

The purpose of this FSG is to help you make an informed decision about the services we offer and can provide to you. This FSG contains information about:

- the financial services we provide;
- how we and others are remunerated in relation to those services;
- how complaints are dealt with;
- how we respect your privacy; and
- how to contact us.

Some other documents you may receive

If you decide to take out a Coles Insurance product or to buy a Coles prepaid card product, you will also receive a Product Disclosure Statement which contains important information about the product to help you make an informed decision.

Who we are

We promote and distribute Car, Home and Landlord Insurance products and non-cash payment products such as prepaid cards and associated products. Coles Car, Home and Landlord Insurance products are issued by WFI Insurance Limited. Coles prepaid card products are issued by Indue Ltd.

We are authorised representatives of WFI Insurance Limited (ABN 24 000 036 279, AFS Licence No. 241461) (WIL) in respect of Coles Car, Home and Landlord Insurance products.

We are authorised representatives of Indue Limited (ABN 97 087 822 464, AFS Licence No. 320204) (Indue) in respect of Coles prepaid cards and associated products.

Indue and WIL have authorised us to distribute this FSG.

What services we provide

Coles Car, Home and Landlord Insurance

Coles is authorised by WIL to provide general advice about Coles Car, Home and Landlord Insurance products and to arrange for these insurance products to be issued to you. Telephone and online sales and service of Coles Car, Home and Landlord Insurance products may be provided by CCI South Africa (Pty) Ltd or Genpact Services LLC on behalf of WIL.

We are also authorised by WIL to provide general advice about Coles Car, Home and Landlord Insurance products in marketing materials.

Coles Prepaid Card Products

We are authorised by Indue to provide general advice about non-cash payment products and to arrange for non-cash payment products to be issued to you.

How we are paid

When a Coles Insurance product is issued to you, the insurer charges you a premium for that product based on your risk profile and circumstances. The total amount you will pay is the premium plus any amount payable in relation to any stamp duty, GST, fire services levy, and other government charges, taxes, fees and levies.

If you take out a Coles Car, Home or Landlord Insurance product, WIL will pay us a commission of 10% of the premium (exclusive of government charges). The commission will also be paid on any variations to your policy and on renewal.

The above commissions paid to us are included as part of your premium. If a premium is not payable for a Coles Insurance product under the terms and conditions on which it's offered to you, we will not receive a commission if you decide to take out the product.

If you buy a Coles prepaid card or an associated product, Indue will charge you the fees described in the applicable Product Disclosure Statement. Indue will pass those fees to us.

Indue holds funds stored on prepaid cards in various accounts that it owns and controls. Indue earns interest on those funds and may share it with us.

Referrals

Where you have been referred to us by a third party and you decide to acquire a Coles Car, Home or Landlord Insurance product from us, we or WIL may pay the referrer. The payment amount depends on the product type, premium and the specific arrangement entered into with that referrer. The remuneration may also be paid on renewal and premium adjustments. Any remuneration paid to third party referrers is not charged directly to you.

If you would like more details about the remuneration (including commission) or other benefits the referrers receive, please ask for it within a reasonable period after you receive this document.

Compensation Arrangements

Under Chapter 7 of the Corporations Act 2001 (Cth) a licensee needs to have arrangements for compensating retail clients for loss or damage they suffer as a result of a breach by the licensee or its representatives of Chapter 7 of the Act, unless an exemption applies.

Coles Insurance

WIL is exempt from this requirement because it is an insurance company that is supervised by the Australian Prudential Regulation Authority (APRA) and is subject to the prudential requirements under insurance legislation regulated by APRA.

Coles Prepaid Card Products

Indue is covered by professional indemnity insurance, designed to pay claims by third parties (including customers) arising out of any professional negligence on Indue's part. The terms and conditions of Indue's professional indemnity insurance satisfy the requirements of Chapter 7 of the Corporations Act 2001 (Cth) in relation to compensation arrangements.

Complaints – Coles Insurance

Coles Car, Home and Landlord Insurance

If you have a complaint about your Coles Car, Home or Landlord Insurance, please contact us and we'll try to resolve the matter.

PO Box 16042 Collins Street West, Melbourne Victoria 8007

Phone: 1300 265 374

Email: insurance.enquiries@coles.com.au

Website: coles.com.au/insurance

If your complaint is not resolved when you first contact us, it will be referred to WIL's Internal Dispute Resolution process where it will be reviewed by a manager. If you are still dissatisfied following the manager's review, the matter will be referred to an Internal Dispute Resolution Officer with the appropriate experience, knowledge and authority to deal with the dispute and will make a final decision. If you are not satisfied with the final decision, you may contact the Financial Ombudsman Service on the details below.

Financial Ombudsman Service Australia

The Financial Ombudsman Service Australia (FOS) is an independent external dispute resolution scheme that offers its services free of charge to you and is approved by the Australian Securities and Investments Commission. WIL is a member of the FOS and, if a dispute falls within its Terms of Reference, WIL agrees to be bound by its decisions. You are not so bound by the FOS's determinations and may choose to seek your own legal advice. To access the FOS's dispute resolution services you must contact the FOS to lodge your dispute. The contact details of the FOS are as follows:

Financial Ombudsman Service Australia

Address: GPO Box 3, Melbourne, Victoria 3001

General Enquiries: 1800 FOS AUS (367 287)

Fax: (03) 9613 6399

Email: info@fos.org.au

Website: www.fos.org.au

Complaints – Coles Prepaid Card Products

If you have a complaint about a Coles prepaid card or an associated product, please contact the Customer Support Centre.

PO Box 523, Toowong, QLD 4066

Email: prepaidcards@colesfinancialservices.com.au

Phone: 1300 095 072 (Monday to Friday 8am to 8pm, Saturday 8am to 1pm (AEST))

Website: colesprepaidcards.com.au

Your complaint will be investigated and a response will be prepared and sent to you within 5 business days. You will be advised if more time is necessary. If you are not satisfied with the outcome, you may contact the Credit and Investments Ombudsman on the details below.

Credit and Investments Ombudsman

Address: PO Box A252, Sydney South, NSW 1235

Website: www.cio.org.au

Telephone: 1800 138 422 or 02 9273 8400

Fax: 02 9273 8440

Your Privacy

WIL, Indue, the Coles companies and others acting on their respective behalf (in Australia and overseas) will collect your personal information (including sensitive information) in connection with Coles financial products to: process, assess and verify your application for a product and, if applicable, any claims you may make; and to administer and manage the products or services provided to you in accordance with the Australian Privacy Principles (as amended from time to time).

A copy of the Australian Privacy Principles may be obtained from the Office of the Australian Information Commissioner (OAIC) by contacting 1300 363 992 or PO Box 5218, Sydney New South Wales 2001 or enquiries@oaic.gov.au. The information collected will be used in accordance with the respective privacy policies of WIL, Indue, Coles FS, Coles, Eureka Operations and Loyalty Pacific.

To view a copy, please contact us or refer to the Coles Insurance website: colesinsurance.com.au or the Coles Prepaid Cards website: colesprepaidcards.com.au.

If you wish to make a complaint about the privacy of your personal information please contact Coles Insurance (to make a privacy complaint in relation to Coles Insurance products) or the Coles Prepaid Cards Customer Support Centre (to make a privacy complaint in relation to Coles prepaid cards and associated products). You may also make a complaint to the OAIC within 12 months of becoming aware of any privacy issue.

How to contact us

Coles Car, Home and Landlord Insurance

You can contact us or provide us with instructions on 1300 265 374 or write to us at PO Box 16042, Collins Street West, Melbourne, Victoria 8007.

You can also contact us by email at insurance.enquiries@coles.com.au or obtain more information from the Coles Insurance website: coles.com.au/insurance

Coles Prepaid Card Products

You can contact us on 1300 095 072 or write to us at PO Box 523, Toowong, Queensland, 4066

You can also email us at prepaidcards@colesfinancialservices.com.au or visit our website at colesprepaidcards.com.au

flybuys & Coles Express

You can contact flybuys on 13 1116.

You can contact Coles Express on 1800 656 055.

The address for Coles FS, Coles, Eureka Operations and Loyalty Pacific is 800 Toorak Road, East Hawthorn, Victoria 3123