CAR INSURANCE
from the car experts

Financial services guide

Wesfarmers General Insurance Limited (WGIL)
ABN 24 000 036 297 AFSL 241461
is the issuer of Kmart Tyre & Auto Service Car Insurance policies

Kmart Tyre & Auto Service

Introduction

Kmart Tyre & Auto Service is responsible for this Financial Services Guide (FSG). It was prepared on 29 March 2010.

References in this FSG to 'we', 'our' or 'us' are references to Kmart Tyre & Auto Service.

Purpose of this Financial Services Guide

The purpose of this FSG is to help you make an informed decision about whether to use the financial services we 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 we deal with complaints;
- how we respect your privacy; and
- how to contact us.

If you decide to take out Kmart Tyre & Auto Service Car Insurance, you will also receive a Product Disclosure Statement which contains important information about Kmart Tyre & Auto Service Car Insurance to help you make an informed decision about the insurance.

Who we are

Kmart Tyre & Auto Service is a trading name of Kmart Australia Limited (ABN 73 004 700 485).

Kmart Tyre & Auto Service is an authorised representative of Wesfarmers General Insurance Limited (ABN 24 000 036 279, AFS Licence No. 241461) (WGIL) in respect of Kmart Tyre & Auto Service Car Insurance. WGIL has authorised us to distribute this FSG.

Kmart Tyre & Auto Service Car Insurance is issued by WGIL. Kmart Tyre & Auto Service and WGIL are wholly owned subsidiaries of Wesfarmers Limited.

What services we provide

Kmart Tyre & Auto Service is authorised by WGIL to provide general advice about Kmart Tyre & Auto Service Car Insurance and to arrange for Kmart Tyre & Auto Service Car Insurance to be issued to you.

How we are remunerated

When a Kmart Tyre & Auto Service Car Insurance policy is issued to you, WGIL will charge 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 stamp duty, GST, fire services levy, and other government charges, taxes, fees and levies.

If you take out a Kmart Tyre & Auto Service Car Insurance policy, WGIL will pay us a commission of 10% of the premium (exclusive of government charges). This commission is included in your premium. The commission will also be paid on any variations to your policy, where the variation results in an additional premium. A commission of 7.5% will be paid on renewal and any variations to your policy resulting in additional premium during the renewal period.

Compensation Arrangements

The *Corporations Act 2001 (Cth)* requires licensees to have arrangements for compensating retail clients for losses they suffer as a result of a breach by the licensee or its representatives of Chapter 7 of this Act, unless an exemption applies. WGIL is exempt from this requirement because it is an insurance company supervised by the Australian Prudential Regulation Authority and subject to the prudential requirements of the *Insurance Act 1973 (Cth)*.

Complaints

If you have a complaint in relation to the financial services we provide, contact WGIL who will attempt to resolve the matter.

If your complaint is not resolved on initially contacting WGIL, WGIL will enter the dispute into its Internal Dispute Resolution process. The complaint will then be considered by a designated Internal Dispute Resolution Officer of WGIL with the appropriate experience, knowledge and authority to deal with it.

If your complaint is still unable to be resolved you may be able to have your complaint dealt with by the Financial Ombudsman Service Limited, which is a free, independent and impartial external dispute resolution service.

Its contact details are:

Financial Ombudsman Service Limited,
Address: GPO Box 3, Melbourne Victoria 3001
General Enquiries: 1300 78 08 08
Fax: (03) 9613 6399
Email: info@fos.org.au

Website: www.fos.org.au

Privacy

WGIL and Kmart Tyre & Auto Service collect your personal information to provide insurance services to you. For more information on our Privacy Policy or the WGIL Privacy Policy, refer to our website: www.ktas.com.au/insurance

How to contact us

You can contact Kmart Tyre & Auto Service Car Insurance on 1300 590 766 or write to PO Box 16042, Collins Street West, Victoria 8007. You can also contact us by email at ktas.insurance@kmart.com.au or obtain more information from our website: www.ktas.com.au/insurance

Kmart Tyre & Auto Service's address is Level 2, 7-9 Barwell Avenue, Castle Hill NSW 2154.

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