



# **Financial Services Guide**

## **TOWER Australia Limited**

**ABN 70 050 109 450**

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This Financial Services Guide is issued by

**TOWER Australia Limited**  
80 Alfred Street MILSONS POINT NSW 2061  
ABN 70 050 109 450  
An Australian Financial Services Licencee  
AFS Lic. No. 237848

This Financial Services Guide (“FSG”) contains important information about TOWER Australia Limited (“TAL”, “we”, “us” and “our”) including:

- who we are
- what financial services we provide
- the types of products we offer
- how our representatives, employees and other associates are remunerated
- our internal and external dispute resolution procedures and how you can access them
- how you can contact us.

The purpose of this FSG is to assist you in deciding whether to use any of the services we offer.

This FSG contains only general information about the services we offer.

TAL representatives only provide general financial product advice. We do not take into account your objectives, financial situation and needs when we recommend, sell or suggest a financial product to you. If you require a more comprehensive, personal financial service we will be happy to refer you to a financial adviser who will provide you with an FSG and Statement of Advice (“SOA”) which contains the advice, the basis on which it was given and information about fees and commissions.

Generally, where you choose to purchase a particular financial product or where we arrange for the issue of a particular financial product to you, we will give you information about the particular financial product - a *Product Disclosure Statement* - which contains information about the product such as features, benefits and costs to help you make an informed decision about the financial product.

## **About Us**

TOWER Australia Limited (“TAL”), a wholly owned subsidiary of TOWER Limited, is an innovative and competitive provider of risk, superannuation and retirement solutions. It is presently the largest operating company within the TOWER Group.

Our objective is to deliver the right products, services and information to our customers to help them make informed decisions about their risk, superannuation and retirement income needs. We deliver these services efficiently to customers primarily through a network of independent advisers.

## How to contact us

You can contact us by:

- calling our Customer Enquiry Centre on Freecall **1800 226 364**
- writing to PO Box 142 MILSONS POINT NSW 2061
- faxing on (02) 9448 9100
- email at [customerservice@toweraustralia.com.au](mailto:customerservice@toweraustralia.com.au)
- visiting our website [www.toweraustralia.com.au](http://www.toweraustralia.com.au)

## What financial services and products do we offer?

TAL is licensed to:

- recommend and issue
  - life insurance – risk products,
  - life insurance – investment products;
- recommend superannuation products, but these are issued by another TOWER Group company; and
- give general financial product advice.

TAL acts for itself when it recommends and issues life insurance products and for the product issuers when it recommends superannuation products.

TAL only recommends and issues financial products issued by TAL or another company in the TOWER Group.

## How are we and our staff paid for the services we provide?

If we recommend that you purchase or increase your interest in a product issued by a TOWER Group company, that product issuer will receive a benefit which is generally in the form of a premium or management fee. This remuneration may include entry fees and management fees (which includes transaction and ongoing costs.)

If the product issuer uses the services of another TOWER Group company, that company may receive benefits, such as management fees. These benefits will be fully explained in the relevant Product Disclosure Statement for each product offered.

Your financial adviser may receive benefits from us in the form of fees, commissions and/or non financial benefits for providing personal financial product advice or when you buy a product that we offer. Information about your adviser's remuneration is detailed in a separate FSG and/or SoA your adviser is required to provide you with at the time they provide you with personal financial product advice.

We do not charge you any additional fees for any general advice you receive from us.

Employees who give you advice do not receive specific payments or commissions for giving that advice. These employees and our directors receive salaries, bonuses and other benefits from companies within the TOWER Group. The amount of any bonuses and/or other benefits which employees and directors may receive depends on various factors such as individual employee performance as well as the TOWER Group's overall financial performance.

TAL does not pay commission or provide other benefits to third parties should they refer any customers to us.

### **How can you give us instructions about your financial product/s?**

You may give us instructions about your financial product/s by telephone, fax or other means such as email. In some cases we may require written confirmation. We may also require you to complete and return certain documents.

### **What should you do if you have a complaint?**

- Contact us and tell us about your complaint. This can be done by telephone, in writing or by email.
- We aim to resolve your complaint quickly and fairly within 45 days, (or 90 days in cases where we have notified you that we require 90 days to resolve your complaint and you have agreed).
- If your complaint cannot be resolved to your satisfaction then you have the right to refer your matter to the Financial Industry Complaints Service Limited. They can be contacted at

Financial Industry Complaints Service Limited  
PO Box 579  
Collins St West  
MELBOURNE VIC 8007

Freecall 1800 335 405  
Fax (02) 9621 2291  
Email: [fics@fics.asn.au](mailto:fics@fics.asn.au)  
Website: [www.fics.asn.au](http://www.fics.asn.au)

### **Any further questions?**

If you have any further questions about the financial services we provide please contact us on Freecall 1800 226 364.

Please retain this document for your reference and any future dealings with us.