



# Financial Services Guide

This guide relates solely to the financial services offered by Genus Life Insurance Services Pty Ltd

Genus Life Insurance Services Pty Ltd  
ABN 89 631 536 537

Postal address: GPO Box 2548, Sydney, NSW, 2001  
Business address: Level 7, 66 Clarence Street,  
Sydney New South Wales, 2000  
Telephone: 1300 88 44 88  
Email: [enquiry@genuslifeservices.com.au](mailto:enquiry@genuslifeservices.com.au)  
Website: [genuslifeinsuranceservices.com.au](http://genuslifeinsuranceservices.com.au)  
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## About this Guide

This document is a Financial Services Guide and its purpose is to help you decide whether you wish to use the financial services that are offered by Genus Life Insurance Services Pty Ltd ABN 89 631 536 537 (Genus, we or us). The guide will tell you:

- who provides the financial services.
- the type of financial services that are provided and remuneration that may be paid to us and other relevant persons.
- the remuneration that is payable to us and our representatives for providing these services.
- what to do if you have a complaint about the services provided.
- how to contact us.

## About the Product Disclosure Statement

You should refer to the Product Disclosure Statement (PDS) issued by the product provider for information on any financial product specifically referred to on this website, and that we administer. The PDS is issued by the insurer and is designed to assist you making an informed decision whether to apply for the product. The PDS contains important information about the product including details on benefits, exclusions and premiums.

## THE SERVICE PROVIDERS

### Who provides the services?

Genus Life Insurance Services Pty Ltd ABN 89 631 536 537 is an authorised representative of NobleOak Services Limited ABN 66 112 981 718 AFSL 286798 (NOS) which is the holder of an Australian Financial Services Licence.

NOS has authorised the distribution of this guide by us.

Genus provides administration services for your insurance policy for your insurer. Your insurer has engaged NOS to provide administration services and NOS has subcontracted this to Genus.

In order to provide these services and comply with the financial services licensing laws, Genus is authorised by NOS to deal in a financial product by applying for, acquiring, varying or disposing of a financial product in respect of life risk insurance products and also to provide advice of a general nature on those products, as these services may arise in administering your insurance policy.

### Who is responsible for the services provided to you?

In providing the services set out in this guide, Genus acts on behalf of NOS, who is responsible for our conduct, as its authorised representative. NOS has professional indemnity insurance in place, in accordance with the Corporations Act 2001 (Cth), that covers certain claims made in relation to that conduct and the financial services we provide as an authorised representative of NOS.

### Who is the product provider?

The insurance cover is provided by the insurer, details of which are set out in the applicable PDS.

### Your insurer is either

- NobleOak Life Limited ABN 85 087 648 708 AFSL 247302
- Swiss Re Life & Health Australia Limited ABN 74 000 218 306 AFSL 324908

Your insurer is responsible for meeting the terms and conditions of the product. The PDS issued by your insurer sets out the terms and conditions of your insurance. As the administrator of the product, Genus is not responsible for meeting the terms and conditions of the product and acts on the instructions of your insurer in the administration services we provide to you on their behalf.

## THE FINANCIAL SERVICES PROVIDED

In relation to the administration services it performs for your insurer, Genus is authorised by NOS to provide the following financial services:

- to deal in a financial product by applying for, acquiring, varying or disposing of a financial product in respect of life risk insurance products issued by your insurer, and
- also to provide advice of a general nature on those products.

Any product information on the Genus website is of a general nature and does not take into account your personal circumstances. It is therefore recommended that before you make any decision about a product based on the information provided, you should consider whether the product is suitable to you and your individual circumstances and refer to the PDS issued by your insurer, this includes obtaining professional legal advice.

## HOW WE ARE PAID FOR THE FINANCIAL SERVICES PROVIDED?

### REMUNERATION AND BENEFITS

#### Our remuneration and benefits

NOS is paid a fee by your insurer to administer your policy and to provide the financial services in connection with the policy administration services we provide based on the actual costs incurred by us in providing our services. We are paid by NOS for the services we provide as their subcontractor. An additional fee is payable by Swiss Re Life & Health Australia Limited of 21.5% of some of its respective proportion of our costs incurred. Additional fees may be payable by NobleOak Life Limited being an amount that is an additional percentage of their respective proportion of our costs incurred.

#### Authorising licensee remuneration and benefits

You are charged a premium by your insurer which is paid directly to your insurer. All the fees and charges you pay are described in the PDS for the product. There are no additional costs to you for the services provided by us in connection with the services we provide to you on behalf of your insurer.

### REMUNERATION OF STAFF

All of our and NOS permanent employees are paid an annual salary. Our and NOS casual employees are paid a wage based on time worked. A bonus may be paid in some circumstances, which can be based on performance against sales targets, quality of service and other performance criteria. Our and NOS employees may also receive non-monetary benefits such as study assistance, travel and attendance expenses paid for at business related conferences and other functions or gift vouchers.

## FURTHER INFORMATION

If you require more information on remuneration or other benefits referred to above (including third party fees), you can ask us to provide this within a reasonable period after receiving this FSG and before we provide you with the financial service to which this FSG relates, unless we agree otherwise.

## WHAT TO DO IF YOU HAVE A COMPLAINT

### Who should I contact?

If you have a complaint regarding the financial services provided by us, you should contact our Genus Client Care team directly on 02 8279 2965 or through the Genus Enquiries line on 1300 88 44 88 8am-6pm Monday-Friday (AEST). You can also register your complaint through our website at [www.genuslifeservices.com.au/complaints](http://www.genuslifeservices.com.au/complaints) or email your complaint to [complaints@genuslifeservices.com.au](mailto:complaints@genuslifeservices.com.au). Alternatively, you may wish to register your complaint by mail by writing to "The Client Care Manager" at our postal address (see below, under Genus Contact Details).

Our Genus Client Care team will contact you to acknowledge receipt of your complaint in writing within 1 business day.

Genus will aim to resolve your complaint within 5 business days and no later than 30-calendar days.

If we are unable to resolve your complaint within a 30-calendar day maximum period, we will inform you of the reasons for the delay and let you know when we expect to provide a response to your complaint.

### What if you are not satisfied with the outcome?

If you are unhappy with the handling of your complaint, the resolution of your complaint or the timeframes we have communicated to you, you can escalate your complaint with the Australian Financial Complaints Authority or AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

You can contact AFCA in the following way:

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

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

Telephone: 1800 931 678 (free call)

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

## INSTRUCTIONS

You can give us instructions by phone, email or any other means that we agree with you from time to time. How instructions are given will depend on the services we provide to you and your circumstances.

## AFSL HOLDER CONTACT DETAILS

NobleOak Services Limited

ABN 66 112 981 718 AFSL 286798

Postal address: GPO Box 4793, Sydney, NSW, 2001

Business address: Level 7, 66 Clarence Street, Sydney  
New South Wales, 2000

Phone: 1300 041 494

Email: [enquiry@nobleoak.com.au](mailto:enquiry@nobleoak.com.au)

Website: [nobleoak.com.au](http://nobleoak.com.au)

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