

# FINANCIAL SERVICES GUIDE

**Dated:** 22 September 2020

## **Important information about this document**

This document is a Financial Services Guide (**FSG**). In this FSG, “**we**”, “**our**” and “**us**” are references to Digital Home Loans Pty Ltd ABN 39 619 694 156 (AR 1283706) trading as Domain Home Loans (**DHL**). This FSG has been prepared by us.

## **Purpose of this FSG**

The purpose of this FSG is to help you make an informed decision about the financial services we provide and to **help you decide whether or not to use our services. It includes information about who we are, the financial services we provide, how we are remunerated in relation to these services, how we deal with complaints and how we can be contacted.**

## **Who we are**

We are an Authorised Representative of Domain Insure Pty Ltd ABN 19 619 826 096 (AFSL 502088) (**Domain Insure**) which is our related body corporate.

## **Who is Domain Insure**

Domain Insure holds its own Australian Financial Services Licence (AFSL 502088). Domain Insure is authorised by Blue Zebra Insurance Pty Ltd, ABN 12 622 465 838, AFSL 504130 (**BZI**), the agent of the insurer and product issuer Youi Pty Ltd ABN 79 123 074 733, AFSL 316511 (**Youi**) under an insurance binder to arrange and bind for cover Domain Insure Home Buildings and Contents Insurance and Landlord Insurance (**Domain Insure Products**). It means that Domain Insure can make decisions regarding effecting the insurance on behalf of Youi as if Domain Insure were the insurer, subject at all times to the terms of the binder. However, Domain Insure does not have authority to deal with or settle any claims regarding those policies of insurance on behalf of BZI or Youi. When Domain Insure acts under the binder, it acts as agent on behalf of BZI and Youi. It does not act on your behalf.

## **What services we provide**

We are authorised by Domain Insure to provide general advice on, and to deal in, Domain Insure Products (**Authorised Services**). Our Authorised Services mainly take the form of hosting advertisements relating to Domain Insure Products on our website and sending marketing emails about Domain Insure Products to our customers. We act as agent for Domain Insure when we provide the Authorised Services.

If you decide to learn more about, or consider purchasing, a Domain Insure Product as a result of our Authorised Services, you will be directed to Domain Insure’s website where you will be able to access the relevant Product Disclosure Statement (PDS) which includes the Domain Insure Product Terms and Conditions and Domain Insure’s Financial Services Guide . The PDS contains information on the benefits and significant characteristics of the Domain Insure Product and its aim is to assist you in making an informed decision about whether to buy it or not. Before you acquire the Domain Insure Product, you should read the PDS carefully and use it to decide whether to purchase the Domain Insure Product.

## **Remuneration**

We will receive a commission of up to 14.5% of gross written premium from Domain Insure each time you buy a Domain Insure Product (including renewals) as a result of our Authorised Services. The commission is included in the premium charged to you. Individual DLF employees involved in providing the Authorised Services are paid a salary. Some of these employees may be eligible to

receive other benefits from time to time. You are entitled to request details of these benefits and may do so by emailing [customerservice@domaininsure.com.au](mailto:customerservice@domaininsure.com.au)

### **Complaints**

We have an internal dispute resolution process in place involving Domain Insure to help resolve any complaints you may have about services we have provided to you. These should be directed to the Complaints Officer by telephone or letter on the number or address set out under Our Contact Details below, or you can email your complaint to [complaints@domaininsure.com.au](mailto:complaints@domaininsure.com.au)

Together with Domain Insure, we will investigate your complaint, and provide you with our decision, and the reasons on which it is based as quickly as possible. If the complaint cannot be resolved to your satisfaction within 45 days and you wish to proceed further, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

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 You may also contact Australian Securities and Investments Commission (ASIC) freecall Infoline on 1300 300 630 to make a complaint and obtain information about your rights.

### **Compensation arrangements**

We have professional indemnity insurance cover in place which includes cover for the financial services conducted by us. The insurance cover is subject to the policy terms and conditions, however the cover satisfies the requirements of s. 912B of the Corporations Act.

If you want further information on our services please contact us.

### **Contact details**

Digital Home Loans Pty Ltd ABN 39 619 694 156 (AR 1283706) trading as Domain Home Loans  
C/o Domain Insure

Postal: Locked Bag 3004 Australia Square, NSW 1215

Phone: 1300 370 456

Email: [customerservice@domaininsure.com.au](mailto:customerservice@domaininsure.com.au)