

# The Direct Call Centre

## Financial Services Guide

A guide to our relationship  
with you and others

Dated 29 August 2011

The financial service(s) referred to in this *Financial Services Guide (FSG)* are offered to customers and prospective customers of the Suncorp Group of companies (Suncorp Group) by The Direct Call Centre Pty Ltd ABN 36 147 306 090 Authorised Representative No. 391 886 (The Direct Call Centre). The Direct Call Centre acts as a corporate authorised representative for Standard Pacific Consulting Ltd ABN 84 003 315 802 AFSL 237635 (Standard Pacific, we, us, our), one of the companies in the Suncorp Group.

### **Why is this document important – what is its purpose?**

This FSG has been authorised for distribution by Standard Pacific. Its purpose is to present you with information about The Direct Call Centre to help you decide whether or not to use the financial services we are authorised to provide you.

It also includes:

- contact details,
- information on remuneration received by The Direct Call Centre and their representatives, as well as
- information on our complaints handling procedure.

If you choose to use the services provided by The Direct Call Centre, you will also receive a *Product Disclosure Statement (PDS)* to help you decide whether or not to acquire a life insurance product issued by SLSL. You may have received a copy of the PDS with this FSG. The PDS sets out the significant features of the financial product including its risks, benefits and costs.

### **About The Direct Call Centre**

The Direct Call Centre is authorised by Standard Pacific to provide general financial product advice and deal in financial products by arranging for the issue of financial products on behalf of others. The products that these authorisations apply to are limited to a range of life insurance products issued by

Suncorp Life & Superannuation Limited ABN 87 073 979 530 AFSL 229880 (SLSL). The Direct Call Centre is not authorised to issue these products. The Direct Call Centre is not a corporate authorised representative of SLSL.

When The Direct Call Centre provides general financial product advice, they are only acting on Standard Pacific's behalf and not on the behalf of you or anyone else. When it arranges in relation to a product it will only be acting on your behalf.

The Direct Call Centre is not authorised to provide you with personal financial product advice (this takes into account one or more of your objectives, financial situation and needs). If you require this level of advice, you will need to contact a suitably qualified professional. The telemarketing services provided by The Direct Call Centre in relation to this FSG are provided for Standard Pacific only.

Standard Pacific has agreed to The Direct Call Centre being appointed as the authorised representative of other AFSL holders, for the purpose of providing other telemarketing services. Should The Direct Call Centre offer to provide you with any services under another authorisation, you will receive a separate FSG in relation to that service.

You can contact The Direct Call Centre by:

- phone: 1800 987 569
- writing to: GPO Box 5292,  
SYDNEY NSW 2001

The Direct Call Centre has professional indemnity insurance which covers it and its employees for errors or mistakes relating to the financial services provided. This insurance meets the requirements of the Corporations Act and covers claims against The Direct Call Centre and its employees, provided that the insurer is notified of the claim when it arises and within the relevant policy period.

## **About Standard Pacific**

As the licensee, Standard Pacific is responsible for the financial services it has authorised The Direct Call Centre to provide. Standard Pacific is a related body corporate of Suncorp-Metway Limited ABN 66 010 831 722 (Suncorp), and is part of the Suncorp Group. The Suncorp Group provides financial solutions for individuals and businesses and consists of a wide range of subsidiaries and related companies, including Suncorp Life & Superannuation Limited, GIO, Apia and AAMI for example. Except to the extent imposed by law, companies in the Suncorp Group do not guarantee and are not responsible or liable for the products, services, obligations or liabilities of the other companies in the Suncorp Group.

You can contact Standard Pacific by:

- phone: (02) 8275 3899
- fax: (02) 8275 3820
- email: [advice@standardpacific.com.au](mailto:advice@standardpacific.com.au)
- writing to: Level 10,  
321 Kent Street,  
SYDNEY NSW 2000

Standard Pacific has professional indemnity insurance which covers it and its representatives for errors or mistakes relating to the financial services provided under its licence. This insurance meets the requirements of the Corporations Act and covers claims against Standard Pacific and its employees, provided that the insurer is notified of the claim when it arises and within the relevant policy period. Employees of Standard Pacific, and also their directors, receive salaries, bonuses and other benefits from the Suncorp Group. Standard Pacific staff do not receive specific payments or commissions directly linked to the advice they provide or the products and services you purchase.

## **About SLSL**

As the product issuer, SLSL is responsible for the issuing and on-going management of its life risk insurance products. SLSL can also contact you about their products where it may provide general financial product advice. It does this under its own Australian Financial Services Licence. SLSL does not provide personal financial product advice (this takes into account one or more of your objectives, financial situation and needs). If you require this level of advice, you will need to contact a suitably qualified professional. Employees of SLSL, and their directors, receive salaries, bonuses and other benefits from the Suncorp Group. Their staff do not receive specific payments or commissions directly linked to the advice and service you receive from us. SLSL has professional indemnity insurance which covers it and its employees for errors or mistakes relating to the financial services provided under its licence. This insurance meets the requirements of the Corporations Act and covers claims against SLSL and its employees, provided that the insurer is notified of the claim when it arises and within the relevant policy period.

## **What payments and other benefits do The Direct Call Centre and its employees receive?**

The Direct Call Centre will receive payment from Standard Pacific for the distribution services they provide. This payment is not an additional cost to you. The payment made to The Direct Call Centre will be up to 100% of your first year premium. The Direct Call Centre representatives that provide you with information about the insurance products issued by SLSL are paid a salary or wage. They may also receive bonuses of up to 100% of their salary, depending on their achievement of key performance indicators, including quality of service to you and sales of the insurance products. For example if a representative of The Direct Call Centre receives a salary of \$45,000 per annum, they could receive up to \$45,000 per annum in bonuses. They may also be entitled to other incentives, such as gift vouchers or non-monetary rewards, including eligibility to attend conferences at locations within Australia up to a value not exceeding \$2,000. If you would like further information about remuneration, you can request it by contacting us within a reasonable time after the FSG is given and before the financial service(s) under this FSG are provided.

## Your Privacy

The privacy of your personal information is important to us. As an authorised representative of Standard Pacific, The Direct Call Centre is bound by the Suncorp Group's Privacy Policy, so the privacy and security of your personal information will be ensured. If you would like a copy of Suncorp's full privacy policy, please visit the Suncorp website at [www.suncorp.com.au](http://www.suncorp.com.au). All telephone conversations with The Direct Call Centre are recorded and are available upon written request.

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

If you have a complaint about the financial services we have provided you, please contact Suncorp directly and they will aim to resolve your issue within 1 working day. In the unlikely event that they cannot resolve your complaint at this first point of contact, they will tell you within 5 working days that they have received your complaint and will try to settle it within 45 days.

You can contact Suncorp by:

- phone 1800 604 689 (free call\*)
- fax 1300 552 345
- email [suncorplife@suncorp.com.au](mailto:suncorplife@suncorp.com.au)
- writing to Suncorp Life Customer Service,  
GPO Box 3950,  
SYDNEY NSW 2001

For more information on Suncorp's complaints handling process, please contact them on the details above.

If you are dissatisfied with their decision or the way they handled your complaint or dispute, you can contact the Financial Ombudsman Service Limited (ABN 67 131 124 448) (FOS). FOS is an external dispute resolution scheme that provides free services to customers and is a totally independent and impartial body who will deal with your complaint directly or follow up the matter on your behalf in accordance with its applicable terms of reference.

You can contact FOS by:

- phone 1300 780 808 (for the cost of a local call\*)  
or 03 9613 7366
- fax 03 9613 6399
- visit [www.fos.org.au](http://www.fos.org.au)
- emailing [info@fos.org.au](mailto:info@fos.org.au)
- writing to Financial Ombudsman Service Limited,  
GPO Box 3,  
MELBOURNE VIC 3001

\*A higher charge may apply for public telephones and mobile phones.