

Standard Pacific Consulting Limited

Financial Services Guide

A guide to our relationship
with you and others

Dated 23 February 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 Standard Pacific Consulting Limited ABN 84 003 315 802 Australian Financial Services Licence No. 237635 (AFSL) (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. The purpose of this FSG is to present you with information about Standard Pacific, to help you decide whether or not to use our licensed financial services as described in this FSG.

It also includes:

- contact details,
- information on remuneration received by Standard Pacific and our employees and representatives, as well as
- information on our complaints handling procedure.

In addition to receiving this FSG you may also receive a *Product Disclosure Statement (PDS)* to help you decide whether or not to acquire a financial product mentioned in this FSG. You should read and consider the PDS which sets out the significant features of the financial product including its risks, benefits and costs.

The financial products referred to in this FSG are issued by Suncorp Life & Superannuation Limited ABN 87 073 979 530 AFSL 229880 (SLSL) another company in the Suncorp Group.

About Standard Pacific

Standard Pacific and SLSL are related bodies corporate of Suncorp-Metway Limited ABN 66 010 831 722 (Suncorp-Metway), which 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. Various products and services are provided by different entities in the Suncorp Group. The different entities in the Suncorp Group are not responsible for, do not guarantee and are not liable in respect of products or services provided by other entities in the Suncorp Group. Suncorp-Metway does not guarantee and is not liable for the products issued by SLSL. The products issued by SLSL are not a bank deposit or other bank liability.

Standard Pacific is licensed under its AFSL by ASIC to provide a range of financial services. This FSG relates only to the provision of general financial product advice regarding certain life insurance products issued by SLSL. When Standard Pacific provides general financial product advice in relation to the life insurance products, it is only acting on its own behalf and not on the behalf of you or anyone else.

As the product issuer, SLSL is responsible for the issuing and on-going management of the life risk insurance products in relation to which Standard Pacific may provide general financial product advice. Standard Pacific is not authorised to issue these products.

Under this FSG, Standard Pacific will not 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.

Standard Pacific has also appointed a tele-service company, The Direct Call Centre (DCC) ABN 36 147 306 090, Auth Rep No. 391 886, as its authorised representative. It has authorised the DCC to provide general financial product advice and to arrange for the issue of the life insurance products. If you wish to use the financial services provided by The Direct Call Centre, a separate FSG will be provided to you by DCC. DCC is not a corporate authorised representative of SLSL.

You can contact Standard Pacific by:

- phone: (02) 8275 3899
- fax: (02) 8275 3820
- email: 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 employees for errors or mistakes relating to the financial services provided under its license. 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 general advice they provide, or the products and services you purchase.

About SLSL

Whilst Standard Pacific provides you with general advice, SLSL is the corporate entity within the Suncorp Group, responsible for issuing and managing the life risk insurance products and policies on an ongoing basis. 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.

Your Privacy

The privacy of your personal information is important to us. Standard Pacific 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. Please note, if you speak to our authorised representative DCC's call centre staff, your call will be recorded and is available upon written request.

What should you do if you have a complaint?

If you have a complaint about the financial service 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
- writing to Suncorp Life Customer Service,
GPO Box 3950,
SYDNEY NSW 2001

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

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
- emailing 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.