

**AUSTRALIAN CREDIT ACCEPTANCE PTY LTD
FINANCIAL SERVICES GUIDE**

About This Financial Services Guide

This Financial Services Guide is designed to assist you in deciding whether to use the financial services we provide. It explains the kinds of financial services we offer. It also contains general information about who we are, how we are paid and how to make a complaint.

- Part 1 – contains information about us and the services we can provide to you; and
- Part 2 – contains information relevant to the Australian Financial Services Licensee(s) on whose behalf we act in relation to the product(s) we may assist you with and recommend.

Other Documents You May Receive

You may also receive one or more **Product Disclosure Statements** (PDSs) if we recommend that you acquire a policy or offer to arrange for a policy to be issued to you. The PDS contains information about the significant benefits and features of the insurance policy and of the rights, terms and conditions attaching to the policy. It is aimed at assisting you to compare insurance products so that you can make an informed choice about whether to acquire the product.

Financial Services Guide Part 1

Our Services

AUSTRALIAN CREDIT ACCEPTANCE PTY LTD
ABN: 98 082 463 929

Authorised Representative No: 261976

Address: 10
48 BERRY ST
NOWRA
NSW 2541

Phone: 0244217600 Fax: 0244214900

Email: ronj@acaloans.com.au

Our Office Hours Are: 9.00am to 5.00pm Monday to Friday

We are Authorised Representatives of the Licensee(s) detailed in this FSG under Part 2. We are authorised to provide the types of services listed in that part on their behalf and act as their agent.

This Financial Service Guide was prepared on 05 October 2011 and is authorised, by our Licensees, for distribution. Please contact us if we can be of any further assistance in helping you to complete your current insurance needs.

Your questions

Our Answers

What services do we offer?	We can offer you a wide range of services and access to insurance products to meet your insurance needs and financial requirements. Please refer to Part 2: Our Products at a Glance.
How are we paid?	<p>We receive commission from our Licensees. The commission is a percentage of the premium paid by you, less any taxes or government charges and is detailed in Part 2 of this FSG. Commission may also be paid when you renew or vary your insurance.</p> <p>Where a third party has referred you to us, we may share with them a part of the commission we earn. Any commission we pay to a referrer is at no extra cost to you and is detailed in Part 2 of this FSG.</p> <p>We may also charge a fee for our services to you. Any fee we charge is an additional cost to you and is detailed in Part 2 of this FSG.</p> <p>Part 2 sets out more detailed information regarding our remuneration, including commission, from each of our Licensees and associated business partners. If you require more detailed information on our fees or remuneration, please ask.</p> <p>Our staff are paid a salary for their services and may also receive bonuses based on the volume of sales of all financial products over a period. Our Licensee(s) and product issuers may provide other benefits, such as profit sharing arrangements, business related conferences, study trips or other functions. We (including our directors, staff and subcontractors) may also be eligible to qualify for other benefits such as awards or hospitality events. These are provided to us at no additional cost to you.</p>
What advice and information will we give	The advice we provide to you is of a general nature only and has not taken your

you?	personal needs, objectives or financial situation into account. We therefore recommend that you carefully read the Product Disclosure Statement and Policy documentation provided by the Insurer and any other information before making your decision.
What happens if you have a complaint or dispute?	If you have a complaint or dispute, about the financial services we provide, please contact us using the contact details on page 1. We will attempt to resolve the issue but, we will also promptly refer it to the relevant Licensee. All Licensees have internal dispute resolution procedures and are required to be a member of an ASIC approved External Dispute Resolution Service ("EDRS"). If we or the Licensee is unable to resolve your complaint internally it will be referred to the EDRS and it may be able to resolve the complaint or dispute.

**Financial Services Guide Part 2
Our Licensees and Products**

We act as the agent of each of these Licensees referred to in this document and not as your agent. Each of our Licensees acts for itself when we provide the authorised financial services on its behalf.

Further information on our relationship with each of our Licensees is set out in the following pages.

Our Products at a Glance

What products are we authorised to provide?	Our authorising Licensee(s)	Commission Payable (% of premiums paid ,net of tax, govt charges)
Consumer credit insurance	AVEA	Up to 20%
Gap Cover Insurance	AVEA	Up to 65%
Motor vehicle insurance	AVEA	Up to 50%
Warranty Insurance	AVEA	Up to 65%

Who is the Licensee?	<p>AVEA Insurance Limited (AVEA) AFS License No: 238279 We will generally refer to them as Insurer. AVEA Insurance Limited is pleased to have appointed this Authorised Representative to act on our behalf in providing you, the customer, with our products in accordance with the terms as stated below.</p>
How do you contact them?	<p>Phone: 03 8878 1899 Fax: 03 8878 1880 Email: aveainsurance@avea.com.au Address: 72 - 92 Station Street, Nunawading, VIC, 3131</p>
Authorised Financial Services	<p>On behalf of the Insurer and in accordance with the terms of our agreement with them, we are authorised to do the following.</p> <p style="text-align: center;">issue, apply for, acquire, vary or dispose of the financial products listed in this Part 2. There is no binding authority which means that only the product issuer can agree to issue, vary or dispose of these products.</p> <p>We are authorised to provide general financial product advice (but not personal financial product advice) in relation to the financial products listed in this Part 2.</p>
Associations or Relationships	<p>In respect to Consumer Credit Insurance, AVEA Insurance Limited provides life insurance on behalf of AIA Australia. In doing so, AVEA Limited acts under its own AFS Licence.</p>
Other Remuneration, Commission and Benefits	<p>We may also receive additional remuneration and or other benefits from AVEA Insurance Limited or contractors associated with the marketing of the AVEA Insurance Limited products. This additional remuneration may be based on volume or on profit that is earned on each product that we generate, our achievement of agreed sales targets and or market forces within the industry. This additional remuneration if earned may be paid periodically and will not exceed 25% of the total amount that you pay.</p> <p>We may also be provided with other benefits such as materials and services to assist in the sale, marketing and promotion of AVEA insurance products. Such benefits may be in the form of discounted or free entertainment, sales and product training for our staff to provide them with the necessary expertise to sell AVEA insurance products, point of sale marketing materials and financial contributions to cover the cost of marketing and advertising campaigns. These other benefits may be provided to us by AVEA Insurance Limited or contractors associated with the marketing of the AVEA Insurance Limited products in their absolute discretion.</p> <p>In addition to their salary, we may share or pass on a proportion of the additional remuneration or other benefits to our authorised sales staff.</p> <p>We may engage sub-contractors to carry out the Authorised services, either from time to time or on a permanent basis. The sub-contractor may be remunerated either on a fixed salary, at a rate related to their sales targets or a combination of salary plus sales related bonus.</p>
Commission	<p>We may receive payment at the rates in the table displayed below. The rate is applied to the total amount you pay for each product (including premium, GST and government charges).</p>