

Financial Services Guide



Issued 14th February 2014

This Financial Services Guide is issued by: Sykes Financial Services Pty Limited ACN: 1 15 290 983

AFS Licence No.: 299767 Date Prepared: 11/02/2014 Version number: draft v4.0

A GUIDE TO OUR RELATIONSHIP WITH YOU AND OTHERS

What information does this Financial Services Guide contain?

The purpose of this Financial Services Guide ("FSG") is to inform you of the financial services offered by Sykes Financial Services Pty Limited ("Sykes", "we", "our" or "us") to help you decide whether to use these services.

This FSG contains important information about:

- who we are;
- the services we offer you in respect of the types of financial products described in this FSG;
- how we and our associates are paid;
- any associations or relationships we may have with financial product issuers;
- our internal and external dispute resolution procedures and how you can access them if you have a complaint against us;
- our compensation arrangements; and
- how we can be contacted.

Other statutory documents you need to refer to

If you choose to use any of our services, you may also receive other disclosure documents.

If we recommend that you acquire or offer to arrange for you to acquire a financial product, we will give you a Product Disclosure Statement for that product. A Product Disclosure Statement will contain information about the particular product, including its terms and conditions, and details of fees and charges which may apply. This document will be provided to assist you in making an informed decision about whether to acquire that product. Alternatively, a Product Disclosure Statement for the product we recommend that you acquire or for the product we offer to arrange for you to acquire can be obtained by contacting Zurich Australia Ltd - ABN 92 000 010 195 on 1800 025 015 between 8:30am to 5:30pm, Monday to Friday.

Who is responsible for the financial services provided?

Sykes will be providing the financial services to you through its representatives. Sykes is responsible for the actions of its representatives and the financial services provided. We currently hold an Australian Financial Services Licence Number 299767 ("AFS Licence") issued under the Corporations Act 2001 authorising us to provide these services to you.

Sykes has been engaged by Zurich Australia Limited to provide Customer Relationship Management ("CRM") services for the financial product listed below issued by Zurich Australia Ltd - ABN 92 000 010 195.

- Products:
- Ezicover Life Insurance
- Ezicover Funeral Advantage
- Ezicover Accidental Death
- Ezicover Accident Income
- Ezicover MyLife

Who is Sykes?

Sykes forms part of Sykes Enterprises, Incorporated. Sykes is a wholly owned subsidiary of Sykes Enterprises, Incorporated. Sykes Enterprises is structured to operate Customer Relationship Management centres ("CRM centres", commonly referred to as "call centres") across a wide range of industries (including the financial industry).

As at the time of preparing this FSG, Sykes Enterprises, Incorporated (established in the USA) has over 80 global centres across 24 countries (including Australia).

What kinds of financial services are we authorised to provide and what kinds of financial products do those services relate to?

Sykes is authorised by the AFS Licence to provide "general financial product advice" rather than "personal financial product advice". Personal financial product advice is advice that takes into account one or more of your objectives, financial situation or needs.

Sykes is also authorised by its AFS Licence to deal in a financial product (by arranging to issue that financial product). In other words Sykes promotes the financial products and "arranges" for people to acquire those financial products by offering to arrange for the issue of those financial products. The offer is covered by the AFS Licence.

Sykes is authorised under the AFS Licence to provide general financial product advice for and deal (by arranging to issue) in the following financial products:

- deposit and payment products - basic deposit products;
- deposit and payment products - non-basic deposit products;
- general insurance products;
- investment life insurance products;
- life risk insurance products;
- retirement savings account products; and
- superannuation.

Any general financial product advice that we provide to you will not take into account your objectives, financial situation or needs. You should therefore consider whether it is appropriate, in light of your own objectives, financial situation and needs, to act upon the advice and you should also consider the relevant Product Disclosure Statement before making any decision about whether to acquire a particular financial product.

For whom do we act when providing these services?

Sykes is authorised to arrange for the issue of the Zurich Insurance Product.

How can you give us instructions?

You can provide instructions and tell us how you wish us to arrange for the acquisition of the relevant financial product by telephone, letter, facsimile and email (using the contact details set out on the last page of this FSG) or other means as agreed. Generally, you will need to provide to us the documents and information as described in the relevant Product Disclosure Statement which will be provided to you

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and complete an application (either an Application Form which will be attached to or accompany the Product Disclosure Statement or an application over the telephone which will be recorded).

How is your personal information dealt with?

We recognise the importance of ensuring that you have confidence in the way we handle your personal information and that it is kept private. Sykes is bound by, and committed to, the terms of the Privacy Act 1988 and the Australian Privacy Principles forming part of that legislation.

Any information you give us may be used to help us provide financial services to you. We may also use this information for other purposes, such as administration. If you do not want your personal information to be used for these purposes, please let us know by calling us on 1300 731 384.

In addition to disclosing your personal information to the product issuer who has engaged us, we may disclose personal information to related companies, to our service providers and to third parties. We will only do this on the basis that they deal with this information in accordance with our Privacy Policy. We may also be required to disclose this information by law, such as under anti-money laundering and related legislation.

If you want access to your personal information, please contact us. Further information is found in our Privacy Policy, a copy of which is available on the Sykes Enterprises, Incorporated website on www.sykes.com or by contacting us.

How are we remunerated for the services we provide?

Sykes is remunerated by Zurich Australia Limited, which engages us to provide CRM services on behalf of Zurich. This is not an additional cost to you. Zurich pays us the following fees:

- Sykes will receive a fee from Zurich based on an agreed hourly rate. This fee does not include any commissions or other incentives. The telephone operator providing you with the general financial product advice is remunerated by salary but may qualify for a bonus dependent on their individual performance against objectives as agreed.

How are representatives of Sykes remunerated?

Representatives of Sykes receive salaries, bonuses and other benefits from us. Bonuses and other benefits are discretionary and are based on achievement of pre-determined objectives. Bonuses do not exceed 20% of the basic remuneration.

Our representatives may also qualify for non-monetary benefits if they meet performance targets. Incentives include non-monetary rewards such as movie tickets and attendance at conferences. The type of these benefits will vary depending on particular circumstances, such as the representative's position and the particular service provided. We maintain a register of any benefits that our representatives receive.

Do we have any associations & relationships which may influence the advice provided?

Sykes is engaged by Zurich Australia Limited to provide CRM services for this financial product issued by Zurich Australia Ltd.

What are Sykes' compensation arrangements?

Sykes has professional indemnity insurance in place. In accordance with the policy terms and conditions, this insurance covers certain actions of Sykes' representatives in dealing with you (including those representatives who no longer work for Sykes but who did at the time of the relevant conduct). The policy is required to be renewed annually.

Sykes reasonably believes that this policy satisfies the requirements for compensation arrangements under section 912B of the Corporations Act 2001.

What do I do if I have a complaint?

We want to know about any problems or concerns you may have with our service so we can take steps to resolve the issue. We have internal and external dispute resolution procedures to resolve complaints from clients. A copy of these procedures may be obtained by contacting us and requesting a copy.

Initially, all complaints will be handled and investigated internally. Should you feel dissatisfied with the outcome, you have the ability to escalate your concerns to an external body for a resolution.

If you have a complaint about the financial services provided to you, please take the following steps:

1. Contact us to inform us about your complaint and discuss your concerns. You may do this by telephone, facsimile, email or letter (using the contact details set out on the last page of this FSG).
2. All complaints will be properly handled and investigated promptly. We will try to resolve your complaint quickly and fairly.
3. If you are dissatisfied with the outcome, you have the right to complain to the Financial Ombudsman Service ("FOS") who may be contacted on 1300 78 08 08 or in writing at GPO Box 3, Melbourne VIC 3001.
4. You can contact the Australian Securities and Investments Commission on 1300 300 630. This is a free call Info line. This is another alternative that you may use to make a complaint and obtain information about your rights.

How do you contact Sykes (including to request for your phone number to be suppressed from our calling list or if you have a complaint)?

Telephone

Call us at our office on 1300 731 384.

Mail

Write to us at

1 Homebush Bay Drive, Rhodes, NSW, 2138.

Fax

Send us at a fax to 02 8268 3605.

Email

Send us an email to

sykesAUSfinancialservices@sykes.com

Further details about our services are also available on our website, www.sykes.com