



VIPA FINANCIAL SERVICES

FINANCIAL SERVICES GUIDE

INTRODUCTION

This Financial Services Guide describes the services that we, VIPA Financial Services Pty Ltd (ACN: 168 177 893) provide when offering membership and protection from VIPA Loss of Licence Fund (ACN: 163 594 269) (**VLF**). It explains our relationship with KJ Risk Group Pty Ltd and VLF. It also explains your rights as our valued customer and information about its professional indemnity insurance.

OUR SERVICES

We can assist you to apply for membership to VLF and to access the discretionary protection provided to VLF members. We do so acting as an authorised representative of KJ Risk Group Pty Ltd (ABN: 15143612387, AFS Licence No: 388 263). Our authorised representative number is 455 638.

KJ Risk Group Pty Ltd is a company that specialises in establishing and managing discretionary mutual funds, and has been appointed to manage VLF.

As an authorised representative of KJ Risk Group Pty Ltd, we can provide general financial product advice in relation to Loss of Licence benefits, engage in marketing and promotional activities for the offer of membership and protection and make offers of membership and protection to you.

We do not provide personalised advice about your individual situation.

We will give you a Product Disclosure Statement for the Loss of Licence benefits when we supply an application for membership and protection. This describes the main features of the Loss of Licence benefits. Reading it will help you to decide if the protection suits your needs, objectives and financial situation.

We do not receive any remuneration or other benefits for providing these services. However, KJ Risk Group Pty Ltd is paid an administrative fee of \$71.07 plus GST for each member of VLF for each protection year. This and other fees, which cover the provision of our services and our expenses, are met by our parent company, VLF. The administrative fee does not increase the amount of any contribution that you or your employer is required to make to access Loss of Licence benefits.

OUR PROFESSIONAL INDEMNITY INSURANCE

VFS has professional indemnity insurance in place which covers errors or mistakes relating to our services. This insurance meets the requirements of the Corporations Act and covers the services provided by us.

WHAT TO DO IF YOU HAVE A COMPLAINT

If you wish to complain about our services, contact KJ Risk Group's Complaints Officer on 02 8968 2000. The Complaints Officer will acknowledge receipt of your complaint immediately and attempt to resolve it within 45 days.

KJ Risk Group Pty Ltd is a member of the Financial Ombudsman Service, an external dispute resolution scheme which handles disputes about general insurance. If you are unsatisfied with the manner in which your complaint has been handled, you are entitled to take your complaint to them. Their contact details are on their website at www.fos.org.au or telephone 1300 780808. You can access this scheme for free and any decision they make is binding on us but not on you.



VIPA FINANCIAL SERVICES

HOW WE PROTECT YOUR PRIVACY

We are committed to protecting your privacy. We use the information you provide to assist with handling membership applications and claims for protection. The information we collect on any application forms including your personal details will be given to KJ Risk Group Pty Ltd and VLF so they can decide whether to accept your application for membership and protection. Personal information is also shared between us, when you make a claim for protection. If you decide not to give us personal information we may not be able to process your membership application or your claim for protection. Your personal information may be used to offer other products and services and if you do not wish to receive those offers, you can unsubscribe by contacting VIPA Financial Services (see below).

For more information about how you can access the personal information we hold and seek correction of it or make a complaint, please review our Privacy Policy. You can ask us for a copy or visit our website at www.vipa.asn.au

HOW CAN YOU CONTACT US?

We can be contacted at:

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| VIPA Financial Services Pty Ltd ACN: 168 177 893 AR No: 455 638 Unit 303, 115 Military Road Neutral Bay NSW 2089 Ph: 1800 116 460 (Option 5) Fax: (02) 02 8968 2099 Email: vfs@vipa.asn.au | KJ Risk Group Pty Ltd ABN: 15143512387 AFS Licence No: 388 263 Unit 303, 115 Military Road Neutral Bay NSW 2089 Ph: +61 2 8968 2000 Fax: +61 2 8968 2099 |
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