

Financial Services Guide

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This Financial Services Guide (FSG) describes the financial services offered by Toyota Fleet Management, a division of Toyota Finance Australia Limited ABN 48 002 435 181, Australian Financial Services Licence and Australian Credit Licence 392536 (we, us or our in this FSG) and is designed to assist you in deciding whether to use our services. It explains our remuneration, and how any complaints you may have will be dealt with. We give you the FSG when you ask to discuss insurance with us.

We also give you a Product Disclosure Statement (PDS) prior to purchasing any insurance product from us. The PDS sets out information about the insurance policy to help you decide whether to acquire the policy. For some insurance services, we may combine the PDS with this FSG into a single document. The PDS is available on our website at: toyotafleetmanagement.com.au/downloads

We have authorised the distribution of this FSG.

Our Services

We provide finance and insurance services to customers and are the holder of an Australian Financial Services Licence.

We are authorised to issue, and provide general advice to customers on, general insurance products and life insurance products limited to consumer credit insurance.

If we provide you with advice, it is general in nature and does not take into account your objectives, needs or financial situation.

Before making a decision to purchase any insurance on which we provide advice, you should consider the appropriateness of the advice for your objectives, needs and financial situation, and consider the PDS for the product.

Who We Are

We provide a comprehensive range of car loans, insurance, warranty and roadside assistance solutions available to personal and business customers. We have over 30 years' experience in the Australian market, and an extensive network of regional offices meaning wherever you are in Australia, you'll find us ready to help. Our role under this insurance is to manage and administer this policy on behalf of the insurers.

Who We Act For

We have arrangements with an insurer to offer insurance services.

When we provide you with insurance, we act as an agent for the insurer. We have binding authorities with:

- Aioi Nissay Dowa Insurance Company Australia Pty Ltd (ABN 11 132 524 282, AFSL Number 443540) (Adica),

in relation to the various products we provide.

This means that when we issue you with insurance cover or an insurance policy underwritten by Adica, we are acting for the insurer of the product and not on your behalf. We also share some common ownership with Adica. Any general advice we provide to you is not provided on behalf of the insurers. The insurer of your policy is set out in the policy PDS.

How We Are Paid

We receive a commission on new business and renewals calculated as a percentage of the base premium (the premium less GST and other government taxes and charges), or a fixed dollar fee, or both for the insurance services we provide to you. The commission and fees are paid to us by the insurer.

We may charge an administration fee for our services in facilitating your access to the insurance products issued or arranged by us. This is not a fee charged to you by the insurer.

You can ask for more information about our remuneration within a reasonable period after receiving this FSG and before any insurance services described in this FSG are provided to you, unless agreed otherwise.

What If You Have A Complaint?

If you are unhappy with our service, please discuss the matter with the staff member who provided your initial service.

If the staff member is unable to resolve your concern, please raise it with your Relationship Manager or our Insurance Team at fleetinsurance@tfal.com.au.

If you are unhappy with our decision, you may refer your dispute to the Australian Financial Complaints Authority (AFCA). There is no charge for this service, and a decision of AFCA is binding on us but not on you. AFCA can be contacted by:

Phone: 1800 931 678 (free call)

Email: info@afca.org.au

Mail: Australian Financial Complaints Authority
GPO Box 3
Melbourne, VIC 3001

Website: afca.org.au

Professional Indemnity Insurance

We and our employees are covered under professional indemnity insurance that complies with the requirements of section 912B of the Corporations Act. The insurance (subject to its terms and conditions) will continue to cover claims in relation to our employees who no longer work for us (but who did at the time of the relevant conduct).

How We Use Your Personal Information?

We are committed to protecting your privacy. We use and disclose the information you provide to arrange or issue your insurance and for any other purposes outlined in our privacy policy. If you don't provide us with full information, we may not be able to provide you with insurance. We do not rent or sell your information. For more information about how to access the personal information we hold about you, how to have the information corrected and how to complain if you think we have breached privacy law, ask us for a copy of our Privacy Policy, or visit our website.

Contact Details

Phone: 1300 888 870

Email: fleetinsurance@tfal.com.au

Mail: Toyota Fleet Management
Locked Bag 980
Milsons Point, NSW 1565

Website: toyotafleetmanagement.com.au

Contact us today

1300 888 870

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