

# Financial Services Guide

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## Platform Ventures (Life Insurance)

*Date prepared: 9 December 2021*

### About Platform Ventures

Platform Ventures Pty Ltd ABN 35 626 745 177 (**Platform Ventures, we, us and our**) is a wholly owned subsidiary of Suncorp Group Limited ABN 66 145 290 124 (**Suncorp Group**).

Platform Ventures is a corporate authorised representative of TAL Direct Pty Limited ABN 39 084 666 017, AFSL 243260 (**TAL Direct**). Our Authorised Representative Number is 001266101.

TAL Direct has authorised Platform Ventures to provide general financial product advice about and deal in life insurance products only, as described below in the section called 'Our Services'. The distribution of this Financial Services Guide (**FSG**) has been authorised by TAL Direct.

TAL Direct is a wholly owned subsidiary within the TAL Group of companies whose ultimate holding company is TAL Dai-ichi Life Australia Pty Limited (ABN 97 150 070 483) (**TAL**). TAL Direct is a related corporation of TAL Life Limited (ABN 70 050 109 450) (**TAL Life**) the life insurance provider within the TAL Group.

### About this Guide

We are required by law to provide you with this FSG. This FSG is designed to assist you in deciding whether to use any of the authorised services offered in this FSG.

This FSG outlines important legal information as required by the *Corporations Act 2001* (Cth). It contains important information about:

- the services we are authorised to provide under TAL Direct's Australian Financial Services Licence (AFSL);
- the remuneration received by us and any other relevant parties;
- who we act for when providing the financial services;
- our internal and external dispute resolution services; and
- our compensation arrangements.

This FSG does not relate to financial planning services or other types of financial product advice that can be provided by other Suncorp Group or TAL group entities. These services are covered in separate FSGs.

This FSG applies from 9 December 2021, and remains valid unless a further FSG is issued to replace it.

## Other documents you may receive

Before you are issued with a financial product you should receive a Product Disclosure Statement (**PDS**), terms and conditions or a similar type of document (disclosure document). These documents contain information about the particular product to help you make an informed decision about that product. These documents will include information about matters such as:

- the terms and conditions of the product;
- any associated costs, fees and charges that the product issuer may receive or pay; and
- any significant benefits and risks.

## Our services

We are authorised under TAL Direct's Australian Financial Services Licence (**AFSL**) to:

- provide general financial product advice about life insurance products only in relation to the advertising, marketing or promotion of products in communications (whether on a website, electronic or written communication) to retail customers, and
- deal in life insurance products to retail clients only over the website, in written or electronic communication.

We or our representatives are not authorised to give general financial product advice or deal in financial products over the phone or face to face.

### Who we act for

When we provide general financial product advice, or arrange for the insurer to issue policies, we act for TAL Direct.

TAL Direct has been authorised under an arrangement called a 'binder' by TAL Life to enter into, vary or cancel insurance cover on behalf of the insurer as if it were the insurer. This means that TAL Direct is acting for the insurer in these circumstances.

Therefore, if you elect to acquire a financial product through us, you will be transacting with the issuer of that product. TAL is authorised by the Suncorp Group to use certain brands in relation to products it issues. TAL Direct's authority is subject to the limits of authority agreed to with the insurer.

The insurer's registered address is:

- TAL Life Limited – Level 16, 363 George Street, Sydney NSW 2000

## General advice only

It is important that you understand that we provide general advice only in the circumstances outlined in the section headed 'Our Services'. We do not provide personal advice or make recommendations about the suitability of the product for you. When you receive general financial product advice, we will provide you with a warning that the advice does not take into account your personal objectives, financial situation or needs and, in these circumstances, you will not be provided with a Statement of Advice. Before acting on the advice, you should consider whether it is appropriate for you, having regard to those factors.

## Product Disclosure Statement

Before you acquire a financial product, you will be provided with the Product Disclosure Statement (PDS) by us, our representative, or by TAL Direct.

## Remuneration

We don't charge you any additional fees for any general financial advice you may receive from us. When you purchase insurance, you will be required to pay a premium and this will be paid to the insurer of the product. The premium includes any commission payable by the insurer to us for distributing the product. In turn, you do not need to pay anything extra.

We are remunerated by TAL Life when customers we refer purchase life insurance policies. The commission we receive is up to 24% exclusive of GST of the premium (excluding government charges) paid while the policy is in force. These commission payments are of no additional cost to you.

The fees and costs you pay, and any benefits we receive for each product you acquire, are set out in the relevant disclosure document. However, if we provide you with a financial service, you are entitled to request details of remuneration entitlements, and may do so by contacting us using the details specified in this FSG.

## How you can give us instructions

When applicable you can contact us to give us instructions by the below contact details. Some products may have their own rules about how to provide instructions or carry out certain transactions – these are explained in the relevant PDS or applicable form.

## Professional Indemnity

We have professional indemnity insurance in place that complies with the requirements of s912B of the *Corporations Act 2001* (Cth). Our representatives are indemnified under this Professional Indemnity Insurance (**PI**) secured by us for claims made against them by clients as a result of their conduct in the provision of financial services. The PI also covers us for claims relating to the conduct of representatives who no longer work with us, in respect of the financial services provided under our authorisation.

## Dispute resolution process

### How do I lodge a complaint or notify of a dispute?

If you have a complaint about this product or our services, you can contact our Internal Dispute Resolution Team by:

- Phone on 13 11 55
- Email: [customerservice@suncorplifeinsurance.com.au](mailto:customerservice@suncorplifeinsurance.com.au)
- In writing: Suncorp Life Insurance  
GPO Box 5380,  
Sydney NSW 2001

For information on our complaints handling process, please contact our Internal Dispute Resolution Team on the details above. We will attempt to resolve your complaint within 30 days of the date it is received. If we are unable to resolve your complaint within that period, we will inform you of the reasons for the delay and let you know when we expect to provide a response to your complaint.

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Any decision AFCA makes is binding on us, provided you also accept the decision. You do not have to accept its decision and you have the option of seeking remedies elsewhere.

You can contact AFCA by:

- Website: [www.afca.org.au](http://www.afca.org.au)
- Email: [info@afca.org.au](mailto:info@afca.org.au)
- Telephone: 1800 931 678 (free call)
- In writing to: Australian Financial Complaints Authority,  
GPO Box 3,  
Melbourne VIC 3001

Time limits may apply to complaints to AFCA. You may wish to consult the AFCA website or contact AFCA directly to find out if there is a time limit on lodging a complaint with AFCA.

## Important information

Other than TAL Direct's responsibility as authorising licensee for the conduct of Platform Ventures in its capacity as TAL Direct's Authorised Representative, the different entities of the TAL and Suncorp Group of entities (including employees, agents and other representatives) are not responsible for, or liable in respect of, products and services provided by the other.

## Any questions

The financial services we offer are limited to those stated above. If you have any further questions about the financial services we provide, please contact by using the below details.

Please retain this document for your reference and any future dealings with us.

## Contact details

### Platform Ventures

Platform Ventures Pty Ltd  
ABN 35 626 745 177, Authorised Representative Number 001266101  
Level 23, 80 Ann Street, Brisbane, QLD 4000  
Phone: 1800 689 762

### TAL Direct

TAL Direct Pty Limited  
ABN 39 084 666 017, AFSL 243260  
Level 16, 363 George St, Sydney NSW 2000  
Phone: 1300 209 088  
Email: [customerservice@tal.com.au](mailto:customerservice@tal.com.au)