

### Review by our Customer Relations Team

If we are not able to resolve your complaint or you would prefer not to contact the people who provided your initial service, our Customer Relations Team can assist, contact us:

By phone: 1300 240 664

By email: [idr@shannons.com.au](mailto:idr@shannons.com.au)

In writing: Shannons Customer Relations Team –  
PO Box 14180 Melbourne City Mail Centre,  
Victoria 8001

By fax: 1300 316 047

Customer Relations will contact you if they require additional information or if they have reached a decision. When responding to your complaint you will be informed of the progress and the timeframe for responding to your complaint.

### Seek review by an external service

We expect our procedures will deal fairly and promptly with your complaint. However, if you remain dissatisfied, you may be able to access the services of the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers. Any determination AFCA makes is binding on us, provided you also accept the determination. You do not have to accept their determination and you have the option of seeking remedies elsewhere.

AFCA has authority to hear certain complaints. Contact AFCA to confirm if they can assist you.

You can contact AFCA:

Online: [www.afca.org.au](http://www.afca.org.au)

By Email: [info@afca.org.au](mailto:info@afca.org.au)

By Phone: 1800 931 678

In writing: Australian Financial Complaints Authority –  
GPO Box 3, Melbourne VIC 3001

## CONTACT SHANNONS

PHONE 13 46 46

ONLINE [shannons.com.au](http://shannons.com.au)

MAIL 40 Corporate Drive, Heatherton, VIC 3202



SHARE THE PASSION

Agent for Insurer & Authorised Representative

**Shannons Pty Limited**

ABN 91 099 692 636 Authorised Representative No. 239594

Insurer & Licensee

**AAI Limited**

ABN 48 005 297 807 Australian Financial Services Licence No. 230859

Prepared: 19 March 2025. Effective: 3 April 2025

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SHARE THE PASSION

## SHANNONS FINANCIAL SERVICES GUIDE

INSURANCE FOR MOTORING ENTHUSIASTS

## WELCOME TO SHANNONS

At Shannons, we understand the passion, the pride of ownership, and the sheer emotional attachment that you have for your vehicles.

This Financial Services Guide (FSG) is an important document. It explains who we are, the financial services we offer, how we and our associates are remunerated and what relationships we have with others, to help you decide if you would like to use the services described in this FSG. This FSG also explains how we will deal with your complaint if you ever have a concern with your dealings with us.

We will provide you with a Product Disclosure Statement (PDS) when required, for example when you buy an insurance policy from us or if we recommend you buy a particular policy. The PDS provides important information on the features, benefits and risks of the policy to assist you in making an informed decision about whether to buy the product or not.

As always, Shannons is just a phone call away on **13 46 46** if you have any questions about the information in this FSG.

## WHO ARE WE?

Shannons Pty Limited (ABN 91 099 692 636), authorised representative no. 239594. See the back cover for our contact details.

## WHO DO WE ACT FOR?

Shannons is an agent (acting under a binder) and authorised representative of AAI Limited (ABN 48 005 297 807) (AAI). AAI holds Australian Financial Services Licence no. 230859 and is the insurer of the policies arranged by Shannons. AAI is an APRA-regulated insurer and can be contacted by writing to:

AAI Limited  
40 Corporate Drive, Heatherton, Victoria 3202

Both Shannons and AAI are members of the Suncorp Group.

AAI has authorised this FSG.

## LACK OF INDEPENDENCE

Shannons is not independent, impartial or unbiased because we:

- are a wholly owned subsidiary of AAI; and
- only provide advice in relation to Shannons branded general insurance policies issued by AAI.

## WHAT SERVICES DO WE OFFER?

Shannons is authorised by, and acts on behalf of, AAI to offer you the following financial services for Shannons general insurance policies:

- Issue insurance under binder
- Arrange, vary and cancel insurance
- Handle and settle claims
- Provide general and personal financial product advice

## HOW ARE WE PAID FOR PROVIDING THE FINANCIAL SERVICES?

Shannons does not receive any commission from AAI for the insurance policies it arranges. AAI receives the premium from each Shannons insurance policy it issues. AAI and other Suncorp Group companies provide Shannons with the resources it needs to provide the authorised financial services. These services are provided on behalf of Shannons by staff employed by Suncorp Group companies. In addition to their salary, staff may receive bonuses if they achieve their performance targets. You will not be charged an additional fee as a result of this.

## DOES ANYONE ELSE HELP SHANNONS SELL INSURANCE POLICIES?

Yes. AAI has appointed Regional Development Officers (RDOs) as distributors, to help Shannons sell insurance products. RDOs attend regional motoring or community events. They provide information about Shannons' insurance products and assistance with obtaining insurance quotations from Shannons. An RDO is paid:

- a. up to \$20 (plus GST if applicable) for each insurance quote provided to a client who has had a contact with or has been allocated to the RDO.

- b. a flat fee of \$250 (plus GST if applicable) for every site the RDO attends and provides the authorised financial services. This is to assist with travel and set-up expenses.
- c. a flat fee of \$100 where the RDO participates in activities outside the event arena such as invitations to join club and business activities/meetings within their region.
- d. 25% of the average of the RDO's total fees paid under (a), (b) and (c) for the previous three-month period.

AAI pays remuneration to the RDO directly.

There is no additional cost to you.

## HOW DO WE MAINTAIN YOUR PRIVACY?

We appreciate privacy is important to you. We are committed to protecting your personal information. For further information, please refer to our Privacy Statement and Suncorp Group Privacy Policy by visiting [www.shannons.com.au/privacy](http://www.shannons.com.au/privacy) or call us on 13 46 46.

## HOW TO CONTACT US WITH A COMPLAINT

### Let us know

If you experience a problem, are not satisfied with our products or services or a decision we have made, let us know so that we can help. Contact us:

By phone: 13 46 46

By email: [enquiries@shannons.com.au](mailto:enquiries@shannons.com.au)

In writing: Write to your local branch. You can find the details on our website.

By fax: 135 335

Complaints can usually be resolved on the spot or within 5 business days.