

FINANCIAL SERVICES GUIDE

ABOUT THIS DOCUMENT

This Financial Services Guide (FSG) is an important document. You should read it carefully and make sure you understand it.

This FSG is dated 9 September 2022 and is issued to you by Get My Refund Pty Ltd (ABN 13 625 145 253) (“Get My Refund”, we, our, us). Get My Refund AFSL 532413. This FSG is provided to you to inform you of the financial services we are able to provide and to assist you in deciding whether to use any of the services offered in this FSG by Get My Refund.

This FSG explains:

- other disclosure documents we may give you;
- who we are and how you can contact us;
- financial services we are authorised to provide;
- the nature of our advice;
- how you can instruct us;
- how we get paid (remuneration, benefits);
- how we deal with customer complaints and where you can go for further help;
- our compensation arrangements;
- potential conflicts of interest; and
- records we keep and privacy policy.

This FSG contains general information only. If you have further questions after reading it, please contact us.

OTHER DISCLOSURE DOCUMENTS WE MAY GIVE YOU

Get My Refund is a consumer remediation service and is authorised to provide Claims Handling and Settling Services acting as a Claimant Intermediary for retail clients.

Where we offer to act as a Claimant Intermediary on your behalf, we will provide you with a copy of our Client Agreement which covers the terms on which we will provide our services and will assist you in deciding whether to proceed.

We will take all appropriate action to ensure the protection, confidentiality and security of any confidential information you provide us with when acting for you as a claimant intermediary. We will provide you with a copy of our Privacy Policy when you sign up to our services, and this is also available on our website.

WHO WE ARE

Get My Refund is a Registered Business who is the holder of Australian Financial Services Licence 532413. Get My Refund Pty Ltd is responsible for the financial and credit services described in this guide. If you have signed an agreement with Get My Refund, we may assist you to obtain refunds you may be entitled to when you have been mis-sold financial products or paid for financial advice that you have not received. Our Client Agreement form is available via our website.

We will act as your agent to obtain refunds from financial institutions who may have mis-sold you financial products or charged you for financial advice that you have not received.

Sometimes, it will be necessary to make an application on your behalf to the Australian Financial Complaints Authority (AFCA) to try to get your refund.

Our contact details are:

customer@getmyrefund.com.au

FINANCIAL SERVICES WE ARE AUTHORISED TO PROVIDE

Get My Refund is authorised to provide Claims Handling and Settling Services under the AFSL 532413 acting as a Claimant Intermediary for retail clients. In acting for you as a claimant intermediary we can:

- make a recommendation or state an opinion about an existing or potential claim under an insurance product;
- assist you to make a claim under an insurance product;
- represent you in pursuing a claim under an insurance product;
- assess whether an insurer has a liability to you under an insurance product, or provide assistance in relation to such an assessment; and
- quantify the extent of an insurer's liability to you or provide assistance in relation to such a quantification.

Get My Refund is also authorised to provide Debt Management Services under ACL 532413. Get My Refund can provide debt management assistance by suggesting and/or helping a consumer to:

- apply for a change to a credit contract for which the consumer is a debtor
- apply for a postponement of enforcement proceedings
- make a complaint or claim to a credit provider, AFCA, ASIC or the Information Commissioner

NATURE OF ADVICE AND OUR RESPONSIBILITIES

Our advice to you is limited making a recommendation or stating an opinion:

- in response to an enquiry by you about an existing or potential claim under an insurance product; and
- where our advice to you could reasonably be expected to influence your decision whether to continue with an existing claim or to make a potential claim.

Please note that Get My Refund is not an insurance broker or a mortgage broker and does not issue any financial or credit products, nor do we operate or act on behalf of any insurers or credit providers in providing our claims handling and settling services and/or debt management services.

Get My Refund is not a financial adviser and does not provide financial product advice or legal advice to insured persons.

HOW TO INSTRUCT US

You can request Get My Refund to contact you by completing the simple registration process on our website www.getmyrefund.com.au or by calling us on 0291561000. If you then wish Get My Refund to act on your behalf in making or pursuing a claim under an insurance or credit policy, you can sign up for our services by completing our Client Agreement.

You can then give instructions to us in any of the following ways:

- by the telephone; or
- in writing (including email by prior arrangement, note you must confirm with us that such instructions have in fact been received by us).

HOW DO WE GET PAID?

Our fees

Get My Refund operate on a 'no win no fee' model. If we are not able to get a refund for you, you will not pay us anything. If we do get a refund for you, Get My Refund will be entitled to 40% of the refund amount plus GST as payment of our fees.

Staff remuneration

Our staff are remunerated by way of salary and other employee benefits.

They may also be eligible for a discretionary bonus related to business objectives.

Commissions, remuneration and other benefits paid by Get My Refund

Get My Refund may engage media organisations and other service providers to promote Get My Refund and our claims handling and settling services. These service providers may be paid a fee by Get My Refund.

You may have been referred to us by a service provider who may receive financial or non-financial benefits from us. These benefits should be disclosed to you by the service provider in question.

Please note that such fees or benefits will not impact the fees you will be offered for any claims handling and settling services or debt management services undertaken with Get My Refund.

COMPLAINTS RESOLUTION

We take every step to ensure we provide you with quality service. Get My Refund has an internal dispute resolution policy in place to resolve any complaints or concerns you may have about the service provided to you. These should be directed to the Complaints Officer (by telephone, facsimile, or letter) at the address on the first page of this FSG, or by email customercare@getmyrefund.com.au

A copy our publicly available Complaints Policy is available from us or can be found on our website www.getmyrefund.com.au

We will provide you with acknowledgement of written complaints within 1 business day and seek to resolve and respond to your complaint within 30 days of receipt. We will investigate your complaint, and provide you with our decision, and the reasons for which it is based in writing. We will endeavor to resolve your complaint quickly and fairly.

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

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678 (free call)

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

You may also contact Australian Securities and Investments Commission (ASIC) free call Infoline on 1300 300 630 to make a complaint and obtain information about your rights.

COMPENSATION ARRANGEMENTS

Get My Refund holds professional indemnity insurance cover for the activities conducted under its ACL. The policy provides coverage in the aggregate of up to 2,000,000 with excess of \$5000 to cover claims regarding professional indemnity, directors and officers liability, crime (fraud) and the conduct of representatives/employees who no longer work for us (but who did at the time of the relevant conduct). The professional indemnity insurance cover is subject to the policy terms and conditions; however the cover satisfies the requirements of s. 912B of the Corporations Act.

CONFLICTS OF INTEREST AND RELATED PARTIES

Conflicts of interest may occur from time to time. You have the right to be advised of any material interest that could reasonably be expected to be capable of influencing any recommendations we make or the nature of any financial services that we provide.

You should also be aware that Get My Refund, nor any of our related bodies corporate have any ownership links with any insurer or financial product issuer that could be expected to influence us.

Should you have any concerns or would like to discuss this matter further please contact us.

RECORD KEEPING AND PRIVACY

We will maintain complete records of the services we provide to you in accordance with Australian Laws. We also keep a record of personal information you provide to us. Your privacy is important to us, and we are committed to compliance with the Privacy Act 1988 (Cth) including the Australian Privacy Principles.

We maintain a record of your personal profile which includes your personal details.

We may disclose your personal information to external parties, such as insurers or financial services providers, for the purposes of obtaining refunds on your behalf. Such external parties are also required to protect your privacy.

If you wish to access or update information we hold about you or have any concerns, please contact us.

The terms of the privacy policy are subject to change at any time without notice. You should regularly check that you have the latest version of the Privacy Policy. A copy of our [Privacy Policy](#) is available from us or can be found on our website www.getmyrefund.com.au

