



# Financial Services Guide

enabling health saving money

## XTRAS HEALTH PLAN SAVINGS SCHEME



03/08/2020

This Financial Services Guide (FSG) is issued by Xtras Health Plan Ltd AFSL 500574 (referred to as 'XHP', 'we', 'us' or 'our') and is an important document designed to assist you in deciding whether to use any of Xtras Health Plan's products and services.

### It contains information about

- our products and services;
- any potential conflicts of interest in providing you with our product and services;
- how we and our staff are remunerated;
- our complaints handling process; and
- how to contact us.

### OTHER DOCUMENTS YOU MIGHT RECEIVE

When investing in a Xtras Health Plan product you will be provided with a copy of the relevant Product Disclosure Statement (PDS). The PDS will be provided to you by Xtras Health Plan, via the website and is downloadable. PDS contains information about the financial product, including its features, benefits, any terms and conditions, fees and charges and significant risks.

### ABOUT XTRAS HEALTH PLAN

Xtras Health Plan is a savings-based health plan, where unused funds accumulate over time and is designed to enable health and save money. The key focus and driver of Xtras Health Plan is to enable health of its members by offering a platform to connect with health providers registered on its portal as well as with health providers who are not registered on the portal. With the health providers who are registered on the portal, members have access to capped price service.

### FINANCIAL SERVICES AND FINANCIAL PRODUCTS WE ARE AUTHORISED TO PROVIDE

Our Australian Financial Services Licence (AFSL) authorises us to provide general advice only and deal in:

- basic deposit products; and
- deposit products other than basic deposit products
- Non-Cash payment products

This FSG is only designed for retail clients only and is not intended for wholesale clients.

### FINANCIAL PRODUCT ADVICE

Our staff are only authorised to provide you, general advice only in relation to the financial products described in this FSG. We are responsible for the financial services and products provided to you under our AFSL and we do not act as a representative of any other licensee in relation to the financial services we provide.

## GENERAL ADVICE NOTICE

Any advice provided to you is general in nature and prepared without considering your objectives, financial situation or needs. Before acting on any advice, you should consider the appropriateness of the advice having regard to your objectives, financial situation and needs.

If you are acquiring a financial product, you should obtain a copy of the relevant PDS and consider the PDS before making any decision about whether to acquire the product.

## RELATIONSHIPS OR ASSOCIATIONS

We do not have relationships or associations with other financial providers and are not influenced in the financial services we provide to you.

## HOW WE ARE REMUNERATED FOR FINANCIAL SERVICES PROVIDED

Xtras Health Plan charges fee for financial products provided to you. All fees and charges are specified in the relevant PDS for each financial product. We do not charge you fees for providing general advice.

Our employees and directors receive salaries, bonuses and other benefits (including non-monetary benefits) from us. Bonuses and other benefits are discretionary and based on a number of factors relating to their overall performance. Non-monetary benefits can include items such as gift vouchers or entertainment tickets. We may pay a referral fee to registered members who refer other members.

## COMPLAINTS PROCEDURE AND COMPENSATION ARRANGEMENTS

If you have a complaint Xtras Health Plan has internal and external dispute resolution procedures in place to deal with investor complaints. If you have a complaint, please contact either the Manager Xtras Health Plan (ACN: 618 020 885) holds an Australian Financial Services Licence (AFSL no. 500574) by phone or in writing by email to [info@xhp.com.au](mailto:info@xhp.com.au)

Please provide the following information in your correspondence:

- your contact details including name, address, telephone numbers, email and fax, where applicable;
- what aspect of Xtras Health Plan service it relates to;
- nature of the concern;
- relevant dates and parties involved;
- the relevant remedy sought; and
- any other relevant information.

We will consider and respond to your complaint in writing within 2 weeks of receipt by Xtras Health Plan and shall consider and deal with complaints within 45 days of receipt. If you are not satisfied with the handling of your complaint or the decision Xtras Health Plan has made in relation to your complaint, you may contact and lodge a complaint with the Australian Financial Complaints Authority or AFCA.

AUSTRALIAN FINANCIAL COMPLAINTS AUTHORITY OR AFCA

MAIL: GPO BOX 3, MELBOURNE, VICTORIA, 3001

PHONE: 1800 931 678

WEBSITE: [WWW.AFCA.ORG.AU](http://WWW.AFCA.ORG.AU)

## PROTECTING YOUR PERSONAL INFORMATION

We recognise the importance of protecting your privacy. Personal information provided by you in the course of receiving financial services is governed by our Privacy Policy which outlines how the information we collect from you is used, stored and disclosed.

A copy of our Privacy Policy is available on our website or by contacting us.

## HOW TO PROVIDE INSTRUCTIONS TO US

We can only accept instructions from you via your membership portal, you will have to be logged in to provide instructions and may be required to authenticate the instructions by entering a one-time password sent to your mobile phone registered on the platform

### CONTACT US

**YOU CAN CONTACT US BY THE FOLLOWING METHODS**

**Calling our Client Services team on**

**07 4807 6424;**

Client Services  
Xtras Health Plan,  
Suite 2, 36 Macaree Street,  
Berserker, Rockhampton,  
Queensland, 4701.

**Email: [info@xhp.com.au](mailto:info@xhp.com.au)**

in person with prior appointment at,  
Suite 2, 36 Macaree Street,  
Berserker, Rockhampton,  
Queensland 4701

