

# COMPUTERSHARE INVESTOR SERVICES PTY LTD ABN 48 078 279 277 FINANCIAL SERVICES GUIDE

ISSUE DATE: 30/03/2007

## About this Financial Services Guide

Sydney NSW 2000

In this Financial Services Guide (**FSG**), the term **CIS** refers to Computershare Investor Services Pty Limited ABN 48 078 279 277 (Authorised Representative No. 268511). The terms **we**, **our** or **us** also refer to CIS.

The term **IAG** refers to Insurance Australia Group Limited ABN 60 090 739 923.

This FSG is an important document. It provides you with information about us to help you to decide whether you want to use the financial services offered by us.

This guide provides you with important information about:

- who we are;
- how you can contact us;
- the services we offer you;
- the remuneration, commissions and other benefits that we receive in respect of the financial services we provide;
- any relationships we have that may influence us when providing services to you, with other organisations affiliated with us or with product issuers; and
- our dispute resolution procedures that cover complaints by customers and what to do if you have a complaint or wish to register a complaint with our external dispute resolution provider.

## Who is responsible for the financial services provided?

If we provide you with any financial services, we will provide these to you as an authorised representative of Computershare Clearing (AFS Licence No. 234715) (see 'Licensee' below).

CIS and Computershare Clearing are members of the Computershare group of companies which is headed by Computershare Limited ABN 71 005 485 825, a company listed on the Australian Stock Exchange Limited (**ASX**) under the code of CPU. The Computershare group has offices around the globe.

## How to contact us

You can contact us in person, by facsimile, mail or by phone:

Office address: Level 3, 60 Carrington Street  
Sydney NSW 2000

Postal address: GPO Box 7045  
Sydney NSW 2001

Phone Number: (02) 8234 5000

Facsimile: (02) 8235 8128

## Licensee

Our authorising Australian financial services licensee is Computershare Clearing Pty Limited ABN 16 063 826 228 (AFS Licence No. 234715) (**Computershare Clearing**) whose registered address is 452 Johnston Street, Abbotsford VIC 3067.

Contact details for Computershare Clearing (the authorising licensee) are as follows:

Office address: Level 3, 60 Carrington St,

Postal address: GPO Box 7045  
Sydney NSW 2001

Phone Number: (02) 8234 5000

Fax Number: (02) 8235 8128

Email: [clearing@computershare.com.au](mailto:clearing@computershare.com.au)

## How can you give us instructions?

Generally, you can provide instructions by writing to us.

## What financial services are we authorised to provide to you?

Computershare Clearing, and we as its authorised representative are legally authorised under Computershare Clearing's Australian financial services licence to provide the following financial services (**Authorised Services**) to both retail and wholesale clients.

We are authorised to deal in:

- derivatives in the form of securities options and warrants;
- government debentures, stocks or bonds;
- interests in managed investments schemes (excluding Investor Directed Portfolio Services (**IDPS**)); and
- securities.

## What services do we provide?

CIS will provide services which will assist in the arrangements for you to acquire additional IAG reset preference shares (**Top-Up Facility**).

If you decide to participate in the Top-Up Facility, CIS, as an authorised representative of Computershare Clearing, will arrange for you to acquire additional reset preference shares in IAG by:

- processing the Buy Instruction Forms (and accompanying cheques) sent by participating shareholders and received by CIS;
- banking the cheques into an account established for the purposes of the Top-Up Facility ("Computershare Investor Services Pty Limited – IAG Top-Up Trust Account");
- batching the forms received and based on the forms batched, communicating to the broker the value of the shares to be bought;
- arranging for payment to be made to the broker from the account established for the purposes of the Top-Up Facility;
- facilitating the transfer of the relevant number of shares bought (calculated by reference to the nominated amount on the Buy Instruction Form) to participating shareholders; and

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- despatching transaction confirmations to participating shareholders.

Melbourne VIC 8007

Toll free: 1300 780 808

Facsimile: 03 9621 2291

Website: [www.fics.asn.au](http://www.fics.asn.au)

Email: [fics@fics.asn.au](mailto:fics@fics.asn.au)

### Who we act for

CIS and Computershare Clearing act for IAG in relation to the services described in 'What services do we provide'. In relation to transaction confirmations, we and Computershare Clearing act for Macquarie Equity Capital Markets Limited ABN 60 001 374 572. As noted above we will provide the services acting as Computershare Clearing's authorised representative.

### Associations with any product issuers

CIS and Computershare Clearing may provide Authorised Services to a wide range of product issuers. However, we believe only those relationships or associations with the issuer of securities to which the Top-Up Facility relates would be reasonably capable of influencing us in providing financial services to you. We are a party to a service agreement with IAG, which covers the provision of registry and other ancillary services, including facilities such as the Top-Up Facility.

### How are we remunerated for the services we provide you?

You will not be charged in any way for the services we provide to you. IAG pays us fees in relation to the services we will provide to you. CIS charges an annual registry services fee to IAG and may also charge additional fees for additional services such as the facilities described under 'What services do we provide'.

Our employees receive an annual salary and may receive a bonus that is tied to performance. Computershare Clearing receives no remuneration for the services we provide to you.

### What to do if you have a complaint

If you are not completely satisfied with the services you receive from us in relation to the IAG Top-Up Facility you have the right to complain about your dissatisfaction. We have a dispute resolution system in place to ensure that any complaint is dealt with fairly and efficiently.

If you have a complaint, you should take the following steps to resolve it:

1. Please contact us on 1300 360 688 or send details of your complaint to us in writing at:

Complaints Handling  
IAG Limited  
Top-Up Facility  
Computershare Investor Services  
PO Box 52  
Melbourne VIC 8060

or  
Complaints Handling  
IAG Limited  
Top-Up Facility  
Computershare Investor Services  
GPO Box 7045  
Sydney NSW 2001

2. If, despite our best efforts, you are unable to resolve your complaint within 45 days, you are entitled to refer your complaint to our approved external dispute resolution scheme provider:

Financial Industry Complaints Service Ltd  
PO Box 579  
Collins Street West

### Accuracy and integrity of this FSG

The content and distribution of this FSG has been approved by Computershare Clearing to ensure that it complies with relevant financial services laws and is an accurate reflection of the information required.

### FSG does not constitute advice

The information presented in this FSG does not constitute investment or financial advice and no part of this FSG shall be construed as creating a fiduciary, financial or other advisory relationship between CIS and the recipient of, or any other person using the information in, this FSG. CIS will not be held liable for any decision made on the basis of the information contained in this FSG. CIS recommends that you seek independent professional financial advice before proceeding with any investment.