

# Supplementary Product Disclosure Statement



This is a Supplementary Product Disclosure Statement (SPDS) issued by AAI Limited ABN 48 005 297 807 AFSL No. 230859 trading as Bingle Insurance.

This SPDS supplements the Bingle Important Information Product Disclosure Statement (PDS) – Part 1, preparation date 15 May 2017.

and must be read together with the:

- Bingle Comprehensive Insurance PDS – Part 2, preparation date 15 May 2017;
- Bingle Third Party Property Damage Insurance PDS – Part 2, preparation date 15 May 2017;

The PDS – Part 1, along with the PDS Part 2 for the specific product each form the PDS for that product.

The SPDS should be read together with the PDS, and any other SPDS we have given you or may give you, for the relevant PDS you hold.

The purpose of this SPDS is to:

1. Remove references to a cancellation fee; and
2. Update the information in the PDS for seeking an external review of a complaint due to a change to the relevant external dispute complaint scheme.

The Financial Ombudsman Service (FOS) Australia will no longer accept new complaints on and from 1 November 2018. The Australian Financial Complaints Authority (AFCA) will deal with all new financial service complaints on and from this date.

## Change to the PDS - Part 1

### 1. Cancellation fee – page 2

We do not charge a cancellation fee when you cancel this policy. All references to a cancellation fee in the PDS – Part 1 are removed.

2. On page 3 of the PDS – Part 1, replace '**Step 3. Seek review by an external service**' with the following:

#### **Step 3. 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 decision AFCA makes is binding on us, provided you also accept the decision. You do not have to accept their decision 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:

By phone: 1800 931 678

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

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

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