

# Supplementary Product Disclosure Statement

## Retail Credit Insurance

This is a Supplementary Product Disclosure Statement (SPDS) that supplements and amends Product Disclosure Statements (PDS) QM3741-0118, QM4608-0118, QM4609-0118, QM3018-0118, QM3019-0218, QM3043-0118, QM3044-0118, QM3052-0118 and QM3053-0218.

It provides more information about:

- Changes to the External Disputes Resolution (EDR) scheme
- Updates made to the Sanctions limitation and exclusion clause
- Updates made to the 'About QBE Australia' statement

and must be read together with your applicable PDS, for policies bought or renewed after 1 July 2019.

### How to read this Supplementary Product Disclosure Statement

You should read this document together with your insurance policy, which is made up of:

- the PDS;
- your Policy Schedule; and
- any endorsement or any other notice about your Policy we have given you in writing.

## Amendments to the PDS

Section(s) in PDS changing	Change										
Resolving complaints & disputes	<p>The following text from Step 3 – Still not resolved? is deleted:</p> <p>If you're not happy with our final decision, or if we've taken more than 45 days to respond to you from the date you first made your complaint, you can contact the Financial Ombudsman Service Australia (FOS Australia).</p>										
	<p>Still not resolved? Is deleted and replaced with:</p> <p><b>Still not resolved?</b></p> <p>If you're not happy with our final decision, or if we've taken more than 45 days to respond to you from the date you first made your complaint, you can contact the Australian Financial Complaints Authority (AFCA). AFCA is an ASIC approved external dispute resolution body.</p> <p>AFCA resolves insurance disputes between consumers and insurers, at no cost to you. QBE and Integrity Life are bound by AFCA decisions - but you're not. You can contact AFCA directly and they'll advise you if your dispute falls within their Rules.</p>										
	<p>Privacy complaints &amp; disputes not covered by the FOS Australia terms of reference is deleted and replaced with:</p> <p><b>Disputes not covered by the AFCA Rules</b></p> <p>If your dispute doesn't fall within the AFCA Rules, and you're not satisfied with our decision then you may wish to seek independent legal advice.</p> <p><b>Privacy complaints</b></p> <p>If you're not satisfied with our final decision and it relates to your privacy or how we've handled your personal information, you can contact the Office of the Australian Information Commissioner (OAIC).</p>										
	<p>How to contact FOS Australia is deleted and replaced with:</p> <table border="1" data-bbox="469 1525 1129 1839"> <thead> <tr> <th colspan="2">How to contact AFCA</th> </tr> </thead> <tbody> <tr> <td>Phone</td> <td>1800 931 678 (free call)</td> </tr> <tr> <td>Email</td> <td>info@afca.org.au</td> </tr> <tr> <td>Online</td> <td>www.afca.org.au</td> </tr> <tr> <td>Post</td> <td>Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001</td> </tr> </tbody> </table>	How to contact AFCA		Phone	1800 931 678 (free call)	Email	info@afca.org.au	Online	www.afca.org.au	Post	Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001
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Section(s) in PDS changing	Change
About QBE Australia	<p>About QBE Australia is deleted and replaced with:</p> <p><b>About QBE Australia</b></p> <p>QBE Insurance (Australia) Limited ABN 78 003 191 035 AFSL 239545 is a member of the QBE Insurance Group Limited ABN 28 008 485 014 (ASX: QBE). QBE Insurance Group is Australia’s largest international general insurance and reinsurance group, and one of the largest insurers and reinsurers in the world.</p> <p>QBE Insurance (Australia) Limited is the insurer of disability and involuntary unemployment covers.</p>
Sanctions limitation and exclusion clause/ Sanctions clause	<p>Sanctions limitation and exclusion clause/Sanctions clause is deleted and replaced with:</p> <p><b>Sanctions limitation and exclusion clause</b></p> <p>You’re not insured under any section of this Policy where a claim payment breaches any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of Australia, the European Union, United Kingdom or United States of America, or any local autonomous sanctions.</p>