



## Financial Services Guide - Claims Handling -

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Metro Hail Pty Ltd (ABN 81 642 368 269)  
Corporate Authorised Representative No. 001289246 of Enva Australia Pty Ltd AFSL  
No. 424494

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## **About this Financial Services Guide**

A “Financial Services Guide” is a document mandated by Corporations law (Corporations Act 2001) to be provided by authorised representatives of a licensee.

This document outlines your rights as a consumer and obligations to you.

This document contains important information to help you decide if you wish to use our services. It includes information on:

- Information about our financial services licensee, Enva Australia Pty Ltd
- The financial services we are authorised to provide
- How we resolve your concerns
- Details relating to your privacy, payments, and any relationships we have with third parties

## **About Enva Australia Pty Ltd**

Enva Australia is an Australian Financial Services Licensee (AFSL) authorised by the Australian Securities and Investment Commission (ASIC) under licence number 424494 to provide financial services and advice in accordance with the Corporations Act (2001). Enva Australia Pty Ltd is wholly owned by Enva Holdings Pty Ltd, a privately owned company with diverse shareholders. Details of the shareholders and their relevant holdings can be made available upon request.

### **Enva Australia/ Licensee contact details:**

**Address:** 164 Main Road McLaren Vale, SA, 5171  
**Phone:** 1300 160 803  
**Email:** [enquiry@enva.com.au](mailto:enquiry@enva.com.au)  
**Website:** [www.enva-australia.com.au](http://www.enva-australia.com.au)

### **How licensing works:**

To provide a financial service or product to a retail consumer, a company or individual must hold a licence. This licence is granted by ASIC and is called an AFSL or Australian Financial Services Licence. Licensees can appoint authorised representatives to operate under the supervision of the AFSL.

Your adviser (Metro Hail) will be monitored by us and must also adhere our policies and procedures.

#### **Not Independent**

Enva Australia Pty Ltd and its authorised representatives are “not independent” (In terms limited by legislation and ASIC), impartial or unbiased because we;

- may receive commissions from insurance providers, which we advise you about in this FSG and elsewhere.
- may attend training services provided by product providers, so as to be better informed about what we recommend.

## **Financial Services we are authorised to provide**

Metro Hail Pty Ltd is a Corporate Authorised Representative (CAR No.1289246) of Enva Australia Pty Ltd (AFSL Number 424494) and is authorised to provide claims handling and settling services limited to claims assessments, claims assistance, making a recommendation about a claim, and representing a person insured to pursue a claim under an insurance product.

## **Resolving your Concerns**

If at any time you feel like you are not satisfied with our service, you can contact your adviser (Metro Hail) by email, phone or in writing. We aim to resolve your concerns as quickly and fairly as possible. However, if you are not satisfied with the response or you receive or take more than five (5) days to resolve your concerns, you should contact our Complaints Manager:

### **Enva Australia Pty Ltd – Complaints Manager**

**Phone:** 1300 160 803  
**Email:** [enquiry@enva.com.au](mailto:enquiry@enva.com.au)  
**Address:** 164 Main Road McLaren Vale, SA, 5171

If your complaint has not been resolved satisfactorily within 30 days, you may escalate it to one the following External Dispute Resolution Schemes:

*Any issue regarding our general advice:*

### **Australian Financial Complaints Association (AFCA) – Complaints Manager**

**Phone:** 1800 931 678  
**Email:** [info@afca.org.au](mailto:info@afca.org.au)  
**Address:** GPO Box 3 Melbourne, VIC, 3001

*Any issue relating to your privacy:*

### **The Privacy Commissioner – The Privacy Commissioner**

**Phone:** 1300 363 992  
**Email:** [privacy@privacy.gov.au](mailto:privacy@privacy.gov.au)  
**Address:** GPO Box 5218 Sydney, NSW, 2001

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

## **Professional Indemnity Insurance**

We hold Professional Indemnity Insurance cover for the activities conducted under Enva Australia's AFSL. The limit of the indemnity is \$2,500,000 for anyone claim and \$5,000,000 in the aggregate for all claims arising out of our AFS licence activities.

The insurance will cover claims made concerning the conduct of authorised representatives, representatives and employees of the Licensee who no longer work for the Licensee (but who did at the time of the relevant conduct). We believe that our Professional Indemnity Insurance cover satisfies the requirements of s. 912B of the Corporations Act.

## **Relationships with other companies**

No preference or priority is given to any financial product or service provider.

We may, in some circumstances, receive invitations to corporate events or lunches to view product offerings. We may also receive support services such as access to software and or training. Our general practice is to decline financial benefits of any value and for product providers to either withhold this payment or donate the proceeds to charity.

### **Metro Hail does not provide tax advice**

We are not registered tax advisers and can only give you limited tax information. Limited information includes factual information provided by legitimate sources or financial modelling provided by us to estimate the benefit of a given financial strategy. Any information provided by us should not be relied upon to complete your tax return and should be confirmed with a registered tax agent.

If you do not have an appropriate tax agent, SND Accountants and Advisors (+61 (0)8 8235 0200) or any other qualified Accountant may be able to assist you with any tax questions or concerns you may have. You can search for a qualified tax agent here: [www.charteredaccountantsanz.com/find-a-ca](http://www.charteredaccountantsanz.com/find-a-ca)

### **Payment methods**

Metro Hail's services and claims handling advice is compensated by completing the scope of works provided by and settled by your insurance company. After you have been settled, we offer flexible payment options for these works such as debit transfer, cheque and Holding Accounts.

### **Using our services**

We will work with you to agree on what advice and services we will provide and when and how often we will provide them. Details of any ongoing advice and services will be documented in a service agreement. This includes the frequency of contact between us, service standards that may apply, any ongoing fee arrangements and how the service can be terminated. If you wish to terminate your relationship with us at any time, please contact us using the details shown in this guide. You can contact us directly with any instructions relating to your financial products. This includes giving us instructions by telephone, mail or email. We may refuse to accept instructions if we have doubts about the authenticity of the request.

### **Providing information to us**

It is important that we understand your circumstances and goals to provide you with appropriate advice and services.

You have the right not to provide us with any personal information. In this case, or if the information you provide is inaccurate, the advice or services we provide may not be appropriate for you.

It is important that you keep us up to date by informing us of any changes to your circumstances, so we can determine if our advice remains appropriate.

### **How to contact Metro Hail Pty Ltd**

Address: 14 Gore St, Albion, QLD 4010  
Phone: (07) 3101 0881  
Email: [Home@MetroHail.com.au](mailto:Home@MetroHail.com.au)  
Website: <https://www.metrohail.com.au/>

## **Protecting your personal information**

We are committed to the highest standards concerning the collection, use, accuracy and storage of your private information. The Privacy Act 1988 contains 13 principles known as the “Australian Privacy Principles”. Your rights, our obligations and how we deal with them are detailed in our Privacy Policy.

If you believe we have not acted appropriately to your privacy rights, you are entitled to lodge a complaint with us.

You can obtain a copy of our Privacy Policy free of charge on request or by visiting our website, <https://www.enva-australia.com.au/legal-and-compliance>

## **Anti-Money Laundering and Counter-Terrorism Financing Act (AML/CTF)**

In accordance with the Anti-Money Laundering and Counter-Terrorism Financing Act (AML/CTF) and its corresponding rules and regulations, we are required to implement certain client identification processes.

We may be required to obtain information about you at the time of providing financial services to you and from time to time in order to meet our legal obligations.

As a result of the reporting obligations placed on us by the AML/CTF Act, information obtained from or about you may be provided to external third parties and regulators in accordance with the requirements imposed on us.