

# WORKING OVERSEAS

## Financial Services Guide

Effective from 12 July 2025



# Financial Services Guide for Working Overseas Travel Insurance

This Financial Services Guide (FSG) is designed to help you make an informed decision about the travel insurance services provided by Southern Cross Travel Insurance (SCTI, us, we). This document also advises how SCTI is remunerated for providing these financial services and how SCTI will deal with complaints and disputes. The FSG is provided to you with the Product Disclosure Statement (PDS) that contains information about the policy benefits, features, exclusions and terms and conditions of cover. The PDS also outlines the risks of the product to assist you in making an informed decision about whether to buy the product or not. The FSG is effective from 12 July 2025.

## About Southern Cross Travel Insurance

Southern Cross Benefits Ltd, trading as Southern Cross Travel Insurance (SCTI), ABN 99 133 401 939, AFS Licence No 331058, is the insurer of this policy. SCTI is an Australian financial services licensee authorised to deal in and provide general advice on general insurance products.

## Remuneration

With SCTI, you are dealing direct with the insurer. We pay commission to entities that refer clients to us. This commission is calculated as either a percentage of the premiums paid or as a flat fee for each policy purchased. You can request particulars of any commission we pay relating to your policy within a reasonable period of time after you receive this FSG or before your policy is issued.

## Complaints

If you have a complaint or dispute about the services we provide to you, please follow our Internal Disputes Resolution (IDR) process. You can find out more about these processes in your PDS and on our website. If you have any questions, please get in touch with us.

If an issue has not been resolved to your satisfaction, you can follow our External Dispute Resolution (EDR) process and refer the matter to the Australian Financial Complaints Authority (AFCA), of which SCTI is a member.

AFCA provides fair and independent financial services complaint resolution that is free to consumers.

For more information or to access the AFCA process, please call **1800 931 678** (free call), email [info@afca.org.au](mailto:info@afca.org.au) or visit [www.afca.org.au](http://www.afca.org.au).

Please refer to your PDS and go to our website to view our IDR and EDR processes.

## Privacy

We collect, hold, use and disclose your personal information in accordance with our privacy policy. A summary of the key terms of our privacy policy is set out below. You can find the full privacy policy on our website [www.scti.com.au/privacy](http://www.scti.com.au/privacy).

The information we collect and hold about you will be used to consider your eligibility for this policy, to provide you with services that you request and for other purposes set out in our privacy policy. This may include insurance services such as managing, assessing, investigating and resolving claims.

We may be required to collect personal information about you from third parties. Further details can be found in our privacy policy.

Your personal information may be disclosed to third parties in Australia or overseas who are involved in the purposes set out in our privacy policy. These third parties may include other insurers, reinsurers, claims investigators, police, medical and health service providers, dispute resolution providers, legal and other professional advisers.

Please see our privacy policy for full details on when and to whom we may disclose your personal information.

If you would like to access or correct personal information that we hold about you, please email us at [info@scti.com.au](mailto:info@scti.com.au).

If you do not provide us with full and correct and complete personal information we request for all individuals on the policy, we may not be able to process your application for insurance, process and/or resolve your claims, or provide you with our services.

We may change and update our privacy policy from time to time. The current version can be accessed at [www.scti.com.au/privacy](http://www.scti.com.au/privacy).

## Insolvency

If SCTI becomes insolvent, You may be entitled to payment under the Financial Claims Scheme (FCS). Access to the FCS is subject to eligibility criteria.

Please visit [www.fcs.gov.au](http://www.fcs.gov.au) for information.

Southern Cross Benefits Ltd

ABN 99 133 401 939

AFS Licence No 331058



## **Southern Cross Travel Insurance**

Call us on **1800 196 484**  
or visit **[www.scti.com.au](http://www.scti.com.au)**