

# Essentials by AAI Supplementary Product Disclosure Statement



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

This SPDS supplements the Essentials by AAI Product Disclosure Statement, prepared date 31 July 2015 and must be read together with the PDS that you hold.

The purpose of this SPDS is to update the information in the PDS for seeking an external review of a complaint due to a change to the relevant external dispute resolution 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

On page 74, 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)**

Prepared on 20/12/2018