ENDURANCE EXTRA MOTOR VEHICLE WARRANTY

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Financial Services Guide

This Financial Services Guide (FSG) contains important information about:

- The services we and our Authorised Representatives offer you,
- How our Authorised Representatives are paid,
- Our internal and external dispute resolution procedures and how you can access them.

Who are we

Integrity Car Care Pty Ltd

ABN 58 056 621 893

AFSL 247069

Our services

Integrity holds an Australian Financial Services Licence that authorises it to issue, vary or cancel and provide general advice on discretionary risk products. Integrity is the product issuer for the Warranty described in this document.

Integrity's Authorised Representative can arrange a Warranty product for you on behalf of Integrity. They can provide you factual information only. Integrity is responsible for the services that our Authorised Representative provides.

The contact details for your Authorised Representative and Integrity are listed in the Warranty Schedule and within this document.

What fees are paid

Integrity pays the Authorised Representative a commission when you purchase an Integrity Warranty product. The commission is calculated as a percentage of the total cost of the warranty. This does not increase the total warranty cost, for details on the cost of this product see page 9.

Employees of the Authorised Representative are paid an annual salary for the services they provide and they may receive a bonus for the sale of this warranty.

If the Authorised Representative includes the Warranty in the purchase price for your car, no fees are paid to the Authorised Representative. The Authorised Representative may receive items and prizes from Integrity. For example, attendance at conferences or promotional items such as corporate caps, shirts, jackets and other items such as flags and umbrellas.

You can ask us for further details of the remuneration that they receive. If you are interested in this information, you must ask us for it within a reasonable time frame after receiving this FSG. You must ask us before any financial services are provided to you, such as arranging your warranty.

Your consumer rights

This Integrity Warranty provides benefits that are in addition to your rights and remedies under other laws applying to the supply of your Vehicle, including the Australian Consumer Law. You are not required to pay extra for those rights and remedies.

Your rights under those laws must be enforced by you against the dealer from whom you purchased your Vehicle or the Vehicle's Manufacturer, not Integrity. Nothing in this Warranty affects your rights under those other laws.

We are required by law to include the following words in this FSG: Our goods come with guarantees that cannot be excluded under the Australian Consumer Law. You are entitled to a replacement or refund for a major failure and for compensation for any other reasonably foreseeable loss or damage. You are also entitled to have the goods repaired or replaced if the goods fail to be of acceptable quality and the failure does not amount to a major failure.

The reference to 'our goods' above should be interpreted as a reference to the Vehicle you purchased from your dealer.

Your privacy

Personal information that we collect about you is protected under the Privacy Act and the Australian Privacy Principles. Because we hold an Australian Financial Services Licence, we may be required to collect personal information about you under the Corporations Act.

We collect information about you to:

- process, assess and verify your application, including assessment of the risk we undertake;
- administer and manage the products or services we provide, including calculating payments, responding to your queries and determining, assessing and verifying any entitlements and/or claims you may make;
- provide you with information about other products or services that may be of benefit to you (unless you tell us that you do not wish us to do so); and
- facilitate our internal business operations, including updating internal databases, conducting consumer satisfaction surveys, fulfilling regulatory and legal requirements and system testing.

If you do not provide the information sought by us from time to time, it may affect our ability to provide you with, and administer, our products or services.

We may disclose your information to our Australian-based agents, consultants, auditors, contractors, contracted staff or service providers that provide financial, legal, administrative or other services, including to authorised repairers in the event we exercise our discretion to pay a claim under this Warranty. Personal information is not usually disclosed outside Australia.

Our privacy policy contains information about how you can request access to any personal information that we hold about you, and seek correction of any such information. It also contains information about how you can complain about our handling of your personal information, and our complaint handling process. You can access a copy using the contact details at the end of this policy, or at the website www.iwarranty.com.au

Our compensation arrangements

We have in place a professional indemnity insurance policy that satisfies the requirements for compensation arrangements under section 912B of the Corporations Act 2001.

Complaints

If you have a complaint about the quality of the services provided by Integrity or your Authorised Representative or the Warranty (including a claim), contact Integrity's Internal Disputes Officer. The contact details for Integrity are listed below.

Integrity Car Care Pty Ltd

PO Box 9482 Traralgon VIC 3844

Mon – Fri
9am – 5pm AEST

w. www.iwarranty.com.au
p. 1800 357 227
p. 03 9723 6177
f. 03 9723 1564

e. idr@iwarranty.com.au

Integrity will try to deal fairly and quickly with your complaint. In most cases you will hear from us within 20 days of making your complaint.

If you are not satisfied with the outcome of Integrity's review of your complaint, you are entitled to take your complaint to our external dispute resolution scheme:

Australian Financial Complaints Authority

GPO Box 3 Melbourne VIC 3001

Toll Free 1800 931 678

www.afca.org.au

This service is provided to you free of charge.

Product Disclosure Statement

Welcome to Integrity Car Care Pty Ltd, you're now protected by one of the oldest dedicated warranty groups in Australia. We have been providing warranties since 1992 and have a team of trained and experienced warranty officers to help you with your every need. Please carefully read through this document so you fully understand what you are covered for and what is required from you.

To get the best out of your Warranty it's important to know the details. To make this easier we have listed them in 5 sections with easy-to-understand explanations.

What's included?

What's not included?

What is required by me?

How do I make a claim?

What else do I need to know?

If you have any other questions or want to know about something else you can refer to the table of contents on page 2. If you can't find it there you can contact our friendly team on the details listed below.

Once again welcome aboard and we wish you many years of happy and safe motoring.

Integrity Car Care Pty Ltd
PO Box 9482 Traralgon VIC 3844

ABN 58 056 621 893
AFS Licence No. 247069

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p. 1800 357 227
p. 03 9723 6177
f. 03 9723 1564

Inquires
e. admin@iwarranty.com.au
Claims
e. claims@iwarranty.com.au

How Integrity warranties work?

This Product Disclosure Statement (PDS) contains important information about the Integrity Warranty.

Please read this PDS carefully as it sets out the benefits of this product (including limits, exceptions, conditions and other terms) and information about your rights. The PDS also forms the basis of your Warranty (including how claims will be handled).

The product issuer is Integrity Car Care Pty Ltd (ABN 58 056 621 893 AFS Licence No: 247069). Integrity is responsible for paying the benefits outlined in this PDS.

All notices and queries relating to the Warranty should be directed to Integrity. Our contact details are listed within this document.

The Endurance Extra Motor Vehicle Warranty is designed to provide assistance with the cost of repair or replacement of certain Listed Components of your Vehicle, due to a Breakdown or Failure.

The Warranty terms and conditions are contained in this PDS and the Schedule that we supply to you. The Schedule contains important information relevant to your Warranty including the Warranty Term, the cost of the product, details of the Vehicle and other information. Keep this document in a safe place.

What is a discretionary risk product?

The Warranty is offered as a discretionary risk product. This means that Integrity will decide whether to pay a contribution towards your claim for repair costs.

Integrity has absolute discretion as to whether it will or will not pay even if the claim comes within the Warranty terms in this document. Although the discretion is absolute, Integrity will not exercise that discretion in a way that is unfair or unconscionable and will always consider the merits of your claim.

The Warranty is not the same as an insurance policy because you do not have a right to be indemnified for your loss, you have a right to have your claim for discretionary assistance considered by Integrity and you are entitled to know the outcome of that decision.

For more information about this, please refer to section 9 ‘Significant Risks’.

Note: The information contained in this PDS has been prepared for the general information of clients – it does not consider your personal objectives, financial situation or needs. It is important that you decide whether this Warranty is right for you.

Definitions

Additional Benefits	means benefits that are in addition to the rights and remedies under the Australian Consumer Law.
Approved Repairer	means a licensed mechanical workshop authorised by Integrity Car Care.
Authorised Representative	means the representative of Integrity who is authorised to give factual information on, and deal in, the warranty product on behalf of Integrity and who is named on the Schedule.
Breakdown or Failure	means the sudden and unexpected failure of a component arising from any permanent mechanical, electrical or electronic fault, which causes the component to stop working, and means that it needs repairing or replacing.
Claim Limit	means the maximum amount we will pay for the repair or replacement of a particular Listed Component for any single claim including GST.
Endurance Extra Motor Vehicle Warranty and Warranty	means the information, terms and conditions and representations contained within the Schedule and this booklet.
Financier	means any registered finance company referred to in the Schedule.
Integrity/we/us/our	means Integrity Car Care Pty Ltd (ABN 58 056 621 893)
Listed Component	means any mechanical, electrical and electronic component which formed part of the Vehicle when it was new and is listed in the Comprehensive Cover Table, according to the Warranty Cover Type selected in the Schedule.
Manufacturer	means the company that makes the Vehicle.
Manufacturer's Warranty	means the original Vehicle Warranty provided by the vehicle Manufacturer covering the mechanical and electrical components of the Vehicle.
Original Failure	means the Listed Component that first suffered a Failure.
Qualified Assessor	means an assessor duly appointed by Integrity Car Care.
Schedule	means the Schedule completed by the Authorised Representative detailing information relevant to your Warranty including details of the Vehicle, the Warranty Type, Warranty Cover Type and Warranty Term.
Service Invoice(s)	means the itemised invoice provided by the service agent after your Vehicle service has been completed and showing payment has been made.
Total Warranty Cost	Means the amount payable by you to purchase the Warranty and listed in the Schedule.
Vehicle	means the Vehicle described in the Schedule.
Warranty Cover Type	means the type of cover you have selected and associated covered Listed Components for your Warranty and as displayed on your Warranty Schedule.
Warranty Cover Level and Plan	means the level of cover you have selected under the Warranty Cover Type and listed on your Schedule.
Warranty Term	means the period beginning on the commencement date listed on the Schedule and finishes at 4.00pm on the day that the selected Term in months has elapsed.
Wear and Tear	means any Listed Component that is determined to have reached their intended lifespan and naturally and inevitably require replacing.
you/your	means the purchaser and owner of the Vehicle described in the Schedule.

Choosing the right type of warranty

It is important that you choose the type of Warranty that best suits your needs and requirements. Your Authorised Representative cannot give you advice as to which Warranty best suits your needs. You need to decide this yourself, using this PDS to assist you.

To understand the Warranty terms, it is important that you read:

- Definitions - sets out what we mean by certain defined terms in this PDS
- What's included - contains full details of the benefits offered in the Warranty terms & conditions
- What's not included - contains full details of what is excluded under the Warranty terms & conditions
- What is required by me - contains full details of obligations that you have under the Warranty terms & conditions

You can choose from Warranty Cover Level C or D which will determine how much the Claim Limits (see section 1 'Listed Components' for details) are for your Warranty. The option you select will be shown on the Schedule.

You also have a choice as to the duration of the Warranty.

For Warranty Cover Level C or D you may choose a Warranty Term of either 12, 36 or 60 months, provided that the Vehicle at the time of purchase does not exceed the following;

- In the case of Warranty Cover Level C: 15 years old or 200,000kms.
- In the case of Warranty Cover Level D: 10 years old or 160,000kms.

Cost of the Product

The amount we charge for this warranty consists of the base cost, GST and the fee paid to the company that employs your Authorised Representative.

We take into account a number of factors when determining the base cost of the warranty, including:

- the Warranty Cover Type & Plan;
- the age of the Vehicle;
- the mileage travelled by the Vehicle at the time of purchase; and
- the Warranty Term.

The maximum Total Warranty Cost (incl. GST) payable for Endurance Extra warranties are set out below: (currency is AUD)

Product Level	Plan C			Plan D		
Terms	12	36	60	12	36	60
Total Cost	$1,032	$1,425	$1,621	$1,433	$1,692	$2,121

* 4WD, All Wheel Drive & Prestige vehicles may incur a $110 surcharge

What's included?

1. Listed components

The Listed Components included in your Warranty are listed below. The claim limit is the maximum amount payable and may not be what your Breakdown claim is approved for.

Comprehensive Cover

Section	*Listed Component*	*Warranty Cover Level & Claim Limit*	
		Plan C	*Plan D*
Engine	Engine block, pistons, piston rings, gudgeon pins and bushes, connecting rods, main bearings, big end bearings, crankshaft, camshaft, camshaft bearings, cam followers, valve guides, valve stems, valve rockers, valve springs, oil pump, timing chain and timing gears	$3,000	$5,000
Gearbox / Transmission	All internally lubricated parts in the transmission case, torque converter and transfer case	$3,000	$5,000
Differential	All internally lubricated parts within the differential case	$3,000	$5,000
Turbo / Super Charger	Impellers and bearings	$3,000	$5,000
ABS Brake System	ABS electronic module, ABS actuator and wheel sensors	$3,000	$5,000
Air Conditioning	Compressor, compressor clutch, dual zone evaporator and condenser	$3,000	$5,000
Brakes	Power booster, master cylinder, callipers, metal brake lines and proportioning valve	$3,000	$5,000
Clutch	Master cylinder and slave cylinder	$3,000	$5,000
Computers	Engine control module (ECM/ECU) and cruise control module (CCM)	$3,000	$5,000
Cooling System	Water pump, cooling fan and fan clutch	$3,000	$5,000
Cylinder Head & Gasket	Cylinder head and head gasket	$3,000	$5,000
Driveshaft & Universals	Drive shaft, tail shaft, constant velocity and universal joints	$3,000	$5,000
Electrical	Starter motor, alternator, voltage regulator and windscreen wiper motor	$3,000	$5,000
Fuel System	Fuel injectors, fuel pump, diesel injector pump and metal delivery lines	$3,000	$5,000
Ignition System	Crank angle sensor, ignition switch and knock sensor	$3,000	$5,000
Power Windows	Power window motors and window regulators	$3,000	$5,000
Radiator	Engine cooling radiator	$3,000	$5,000
Steering	All internally lubricated parts within the manual steering box, power steering box, steering rack and power steering pump	$3,000	$5,000
Suspension	Coil and leaf springs, torsion bars and sway bars	$3,000	$5,000
Transmission Computer	Transmission control module (TCM)	$3,000	$5,000

2. Additional benefits

You are entitled to the following benefits if your claim is approved by us. The expenses that are incurred must be as a result of the Breakdown of a Listed Component. You will need to provide satisfactory evidence by way of a paid invoice before we will make the payment.

Accommodation
We will reimburse you up to $150 per day up to the maximum Claim Limit listed below for accommodation paid by you and reasonably incurred, if the Vehicle is immobilised for more than 1 day and the failure occurs more than 100 kilometres from your usual place of residence.

Car Hire
We will reimburse you up to $100 per day up to the maximum Claim Limit listed below for car hire paid by you and reasonably incurred, if the Vehicle is immobilised for more than 2 days.
Please note: This coverage includes commercial car hire only and, will require a valid tax invoice from the car hire company. This coverage also does not include other modes of transport such as Taxi's, Uber, Train, other forms of public transport.

Consequential Damage
If another Listed Component suffers a Failure as a consequence of the Original Failure we will approve up to the claim limit listed below.

Accommodation	Up to $500 per claim
Car Hire	Up to $500 per claim
Consequential Damage	Up to $350 per claim

3. Quality guarantee

All repairs to Listed Components by us will be covered by this Warranty for the remainder of the Warranty Term.

What's not included?

4. Excluded Parts

Accessory items	Exhaust systems	Pulleys and tensioners
Airbags	Filters	Rubbers
Batteries	Gaskets and seals	Seats & seat belts
Belts	Glass	Software & firmware
Brake and clutch linings	Globes & light bulbs	Spark plugs & leads
Brake pads	Glow plugs	Supplementary restraint systems
Bushes	Hoses & pipes	Timing belt
Cables	Interior & exterior trims	Upholstery
Catalytic converters	Lamps	Wheels & tyres
Connectors, wiring, fuses, relays and heating elements	Mirrors	
Cosmetic vehicle items	Panel or paint items	
Disc rotors & drums	Particular filters	

5. Excluded Events

We will not pay any contribution of a claim by you for any of the following:

Consequential Failure	We will only cover the Listed Component that suffered the Original Failure. Any non-listed component that suffers a Failure as a result of the Original Failure or event is excluded. See section 2, Additional Benefits, for benefits for Listed Components.
Continued operation	Any damage or repairs required as a result of continued operation of the Vehicle once a defect or fault has occurred (including loss of lubricants and coolant).
Fluids and lubricants	Any claim caused by the contamination of and/or any failure to maintain proper levels of any fluids or lubricants; and/or any failure caused by the incorrect grade.
Fuel	Any Breakdown caused by detonation, and/or failure caused by poor quality fuel, or the incorrect grade of fuel. This includes damage caused by lead replacement and/or Diesel Engine low-sulpher fuel and any non-proprietary bio fuels.
Inactive Warranty	If your Warranty is inactive either because the claim date is before the Warranty commencement date or after the Warranty End Date as listed on your Schedule. Your warranty may also be inactive if the servicing requirements have not been followed.
Misleading statements	Where claims, declarations or statements made by you are false, inaccurate or misleading, the Warranty ceases to have effect.
Misuse or Abuse	Failure to follow or exceed the Vehicle Manufacturer's operating guidelines or abuse
Modified Vehicles	Claims relating to any Failure as a result of alteration or modification to the Manufacturer's specifications or Vehicle's used for racing competitions, rallies, motor sporting events or any damage arising out of off-road use.
Normal maintenance	Any maintenance or lack of maintenance, adjustment, software upgrade, modification and/or re-programming required to any component or part.
Oil usage	Any claim relating to excessive use and/or burning of oil where no Breakdown has occurred and/or incorrect engine oil has been used.
Other incidents	Failure caused by collision or accidental damage, fire, overheating, theft, misuse, neglect, abuse, negligence, personal injury or property damage, rust, corrosion, contamination, flood, submersion, water ingress.
Pre-existing faults	Claims where the fault, recall and/or defect causing the Breakdown was evident prior to the expiry of the Vehicle Manufacturer's Warranty or prior to the purchase of the Vehicle.

Service Breach	Where you exceed the service requirements intervals, the Warranty is inactive. (for more information refer to Warranty Reactivation in heading 11)
Turbo Chargers / Super Chargers	Any Failure that can be attributed to the Vehicle being fitted with a turbo charger or super charger unit other than a unit supplied, fitted or endorsed by the Vehicle Manufacturer.
Unauthorised repairs	Unauthorised repairs/claims relating to any Vehicle where work or repairs are commenced or completed without the prior consent and authorisation of Integrity. Claims for repairs or work conducted without authorisation will be automatically rejected.
Vehicle Maintenance	Adjustments, calibrations, alignment, machining, timing chain maintenance & disc or drum machining.
Vehicle(s) with faulty odometer	Claims relating to any Vehicle where the odometer has been tampered with, is faulty or inoperative prior to or during the Warranty Term.
Wear and Tear	Any Listed Component that is determined to have reached their intended lifespan and naturally and inevitably require replacing. Important Note: The deterioration in performance of a Listed Component over time may result in it becoming noisy and as such, does not constitute a Failure.
Warranty Type	Any component(s) or part(s) not specifically listed for the Warranty Cover Type you have listed on your Schedule.

What is required by me?

6. Service requirements

To maintain your Warranty, you are required to service your Vehicle at regular intervals. Your vehicle must be serviced every 6 months or 10,000 kilometres, whichever occurs first.

All services and maintenance must be carried out by a licensed mechanical workshop.

The cost of the service is your responsibility and not payable by this Warranty.

Please keep a record of your Vehicle's service history by means of the Service Invoice. Ensure it shows the date and odometer reading for each time your Vehicle is serviced. Integrity will require proof of Vehicle Service Invoice and Maintenance history if you claim under this Warranty.

If you exceed the service requirements intervals by more than 30 days or 1,000 kilometres, whichever occurs first, your Warranty becomes inactive, and it may affect your entitlement to make a claim under this Warranty.

If your Warranty becomes inactive you can reactivate it by following the Warranty Reactivation process in heading 11.

How do I make a claim?

7. Claim process

Note: You must follow the claims process before any repair works are started if you wish to claim against this Warranty. Failure to do so may affect your ability to make a claim.

Please refer to Appendix A at the end of this document for a checklist.

- Read this Warranty document to ensure the Breakdown was to a Listed Component and that the Breakdown is not excluded under any of the Excluded Events;
- Contact Integrity for details of the nearest Approved Repairer;
- Authorise the repairer to provide a full diagnosis of the Breakdown damage (prior to commencing work or repairs);
  Important note: You will be responsible for all diagnostic costs incurred to ascertain whether a failure is covered under the Warranty unless accepted as part of an authorised claim.
- The Repairer will need to provide Integrity with the following information;
  - Your Warranty number;
  - Detailed list of replacement parts and the labour required to fix them;
  - Cost of repairs
- Once Integrity has reviewed the claim and verified that the Breakdown constitutes a valid claim within the terms of the Warranty, Integrity shall;
  - Provide a claims authorisation number to both you and the Approved Repairer;
  - Authorise the repairer to invoice Integrity Car Care on your behalf for the approved amount;
  - Pay the repairer directly on receipt of a valid Tax Invoice made out to Integrity Car Care Pty Ltd for the approved amount

  Important note: You will be responsible to authorise the repairer to carry out the repairs and be liable for any shortfall between the final invoice amount from the repairer and the claim approved amount.
- Integrity, or a Qualified Assessor, reserve the right to inspect any damage prior to any work being performed. Integrity will not be responsible for any unauthorised repairs;

The amount we will pay depends on the Vehicle's age, kilometres travelled and condition. This could be done via use of a preowned Listed Component. If you wish to repair the Vehicle to a better condition than that immediately prior to the Breakdown you will be liable for any shortfall between the final invoice amount from the repairer and the claim approved amount.

Your claim will be assessed within 24 hours of receiving all the required information listed above in the correct format. If Integrity determine that an inspection is required, the final decision will be made within 5 workings days.

8. Mediation

If a dispute arises in relation to a claim which has been accepted by us (and not before), you can request an independent specialist Vehicle assessor assess the claim or any other matter incidental to the claim. We can also make this request provided you agree with us who that assessor should be before the assessment is carried out. If the independent assessor is able to arrive at a decision, that decision shall be final and binding on both you and us.

What else do I need to know?

9. Significant risks

As the Warranty is a discretionary risk product, Integrity is not obliged to pay all claims that come within the Warranty terms. You are entitled to have your claim for assistance with repair costs considered by Integrity. You are also entitled to have Integrity decide whether or not to pay the entire claim or to make a contribution. When making this decision Integrity will always consider the merits of your claim and exercise their discretion in a fair or just way. If Integrity decides not to pay your claim, you will have to bear the repair costs yourself.

This Warranty does not offer the same level of protection that an insurance policy may give you. Integrity is not an insurance company and is not required to maintain the same financial resources that an insurance company does. However, Integrity does meet ASIC's 'financial resource' requirements for an Australian Financial Services Licensee that transacts with customers in this way.

There is a risk when purchasing this Warranty that one or more of your claims may exceed the Warranty Claim Limit for a particular Listed Component. If the cost of the repairs is greater than the Warranty Claim Limit, Integrity may decide that you have to bear that additional cost yourself.

Detailed information about the Warranty Claim Limits for each benefit under your selected Warranty Option is in section 1.

There is also a risk that if you fail to meet any of the conditions which apply to the Warranty, Integrity will not exercise discretion in your favour. Make sure you read 'What's included', 'What's not included' & 'What is required by me' for details of the servicing and other conditions that apply to this Warranty.

10. Our commitment to you

Integrity agrees to consider any claim made by you up to the maximum amount covered per Listed Component, as shown in section 1, for the replacement and/or repair of any Listed Components of the Vehicle due to a Breakdown or Failure and will decide whether to exercise its absolute discretion in respect of the claim using the terms of this Warranty. If Integrity exercises its discretion to pay a claim, Integrity will determine your claim in accordance with level of cover and according to the option shown in the Schedule.

11. Warranty reactivation

If your Warranty becomes inactive due to you not complying with the Servicing Requirements (heading 6) you can apply to us to reactivate your Warranty by obtaining a mechanical inspection report from an Approved Repairer, as evidence that the Vehicle is in good working order. Once a satisfactory mechanical inspection report has been received, including the Vehicle details, date and current odometer reading Integrity will consider your request to reactivate the Warranty. The term will be for the remaining Warranty Term from the date and odometer reading as listed on the mechanical inspection report. During the inactive period, any Breakdown or Failure with the Vehicle will be at your own cost and need to be rectified prior to us agreeing to reactivate your Warranty for the remaining Warranty Term.

12. Appointing a representative

If you want to appoint someone to represent you in order to manage your policy or claim, then you need to tell us, and we need to agree that we will deal with them on your behalf. We will not unreasonably withhold our consent. We may have a concern with a party that you may want to appoint if they present a conflict of interest, for example, someone who supplies goods or services for your claim. We will not pay any costs charged by anyone you appoint to represent you.

13. Transferring the warranty

If you sell the Vehicle you can apply to transfer this Warranty to a new owner, provided the transfer occurs within 7 days of the date of sale or transfer of ownership of the Vehicle. It is important to follow these steps to successfully transfer the Warranty:

- You may only transfer a valid, active Warranty.
- Complete the "Warranty Transfer" form, found under Appendix B at the end of this document.
- Provide a Vehicle Condition Report, found under Appendix C at the end of this document, from a licensed mechanical workshop and attach the report to the transfer form.
- Send the completed Warranty Transfer form and Vehicle Condition report along with a transfer fee of $62.50 to Integrity within 7 days of the date of sale or transfer of ownership.
- If your request is approved the Warranty will be transferred effective as of the Date of Vehicle Transfer. If not, you will be notified within 2 business days and any transfer fee paid refunded.
- Please note that this Warranty is not transferable to another Vehicle.

14. Cancellation

We may cancel this Warranty if:

- Your Vehicle's odometer is defective or has been tampered with; or
- You make a fraudulent claim under this Warranty.

You may cancel this Warranty:

- At any time by writing to the us at requests@iwarranty.com.au

Refund Rights

- If you cancel your Warranty on or before 30 days of the Purchase Date and no benefits have been paid out you will receive a full refund of the premium paid.
- If you cancel your Warranty after 30 days of the Purchase Date but before the commencement date listed on your Schedule and no benefits have been paid out you will receive a full refund of the premium paid.
- If you cancel your Warranty after 30 days of the Purchase Date and after the commencement date listed on your Schedule you will receive a pro-rata refund based on the number of full unexpired days of cover remaining, less the cost of any accepted claim and an administration fee of $62.50.

Note: If the payment for this Warranty was financed by a Financier, the refund will be paid to the Financier unless otherwise directed by the Financier

15. Complaints

If you have a complaint about the quality of the services provided by Integrity, you may contact Integrity's Internal Disputes Officer. The contact details for Integrity are listed on page 5. Integrity will try to deal fairly and quickly with your complaint. In most cases, you will hear from Integrity's Internal Disputes Officer within 20 business days of making your complaint.

If you are not satisfied with the outcome of Integrity's review of your complaint, you are entitled to take your complaint to AFCA whose details are listed on page 5.

16. Taxation implications

The taxes and charges (for example GST) that apply to your Total Warranty Cost are included in the Retail Price shown on the Schedule. The Warranty Claim Limit for each Listed Component under this Warranty includes GST for repairs.

You must make your own assessment of the percentage for which you use your Vehicle for business purposes if you intend to claim any input tax credits for this Warranty. We will not be liable to pay any GST, or any fine, penalty or charge that you are liable for, arising out of your misrepresentation of, or failure to disclose, your proper input tax credit entitlement in the settlement of any claim or payment for the Warranty.

17. Governing law and jurisdiction

These Warranty terms are governed by the laws of the State of Victoria and the Courts in that State have jurisdiction in any dispute arising under your Warranty.

18. Updating the PDS

We may update the information contained in this PDS when necessary. A paper copy of any updated information is available to you at no cost by calling Integrity. Integrity will issue you with a new PDS or a supplementary PDS, where the update is to rectify a misleading or deceptive statement or an omission, which is materially adverse from the point of view of a reasonable person deciding whether to obtain this Warranty.

Integrity Car Care Pty Ltd has authorised the distribution of the Financial Services Guide and the Product Disclosure Statement in this document.

This combined FSG and PDS was prepared on 3 April 2023