

Product Disclosure Statement
&
Financial Services Guide



PRODUCT
CARE

enjoy your product **longer**

This is a product of  **UNITED**
Warranties



**PRODUCT
CARE**

Congratulations

On the purchase of your new Product Care to help protect and service your new lifestyle product!

Product Care Activation

It is advised to immediately activate your Product Care to ensure that there are no problems when making a claim.

To activate your Product Care go to:

www.u-nited.com.au/activate and follow the prompts.

In the event Internet access is not available please call **1800 786 331** to register.

What Do I Do When I Need to Make a Claim?

You will be required to provide your original receipt including the specific product covered and product care ID serial number (found on Product Care card) prior to the commencement of any Product Care services by faxing a copy to U-NITED Warranties or uploading/emailing a scanned copy. U-NITED Warranties cannot process your claim without your Product Care ID number and receipt.

To lodge a claim, please have your invoice receipt number ready and call **1800 786 331** between Monday to Friday 8.30 am to 6.30 pm, AEST, Saturday and Sunday between 9 am to 5pm excluding public holidays.

A Product Care representative will lodge your claim for processing and a job number will be allocated to you. Should you need to make a claim, the responsibility of proof of ownership of the equipment is on you. If your claim is found not to be covered under the terms and conditions of this Product Care, you may be charged for non-Product Care related services plus an administration fee. Please refer to this Product Disclosure Statement for full details on the Product Care service.

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Product Disclosure Statement

This Product Disclosure Statement (“PDS”) describes the features, benefits, risks and exclusions of U-NITED Warrantie’s Product Care, as well as information about your rights if you decide to purchase Product Care. It is not an insurance policy and U-NITED Warranties is not an insurance company.

This PDS contains the terms and conditions of Product Care. You should read it carefully before deciding to buy Product Care. Neither U-NITED Warranties, nor U-NITED Warranties’ Authorised Representatives (“AR”) can advise you on whether Product Care is suitable for your particular needs.

Product Care provides additional value added services on top of your manufacturer warranty that cannot be excluded under the Australian Consumer Laws and these consumer guarantees exist separately from Product Care. You are not required to pay for these Australian Consumer Laws consumer guarantees. Product Care provides benefits which may overlap with your Australian Consumer Laws rights and the cost of Product Care will not change due to coverage of any Australian Consumer Laws guarantees.

Who is U-NITED Warranties ACN 082 521 033?

U-NITED Warranties is the product issuer for Product Care. This means that U-NITED Warranties is responsible for the payment of any claims you make under the terms of Product Care and not the U-NITED Warranties’ Authorised Representative (“AR”) who sold you the electrical product.

U-NITED Warranties holds an Australian Financial Services (“AFS”) Licence, which authorises it to deal in and provide general and factual advice on electrical equipment warranties, including Product Care. U-NITED Warranties AFS Licence number is 312795.



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Discretionary risk product

Product Care is a discretionary risk product. This means that you are entitled to have your claim for repairs assessed to ensure the defective product is one which this Product Care is applicable to but U-NITED Warranties is not obliged to accept all claims. U-NITED Warranties will always consider the merits of your claim when making this decision to ensure that U-NITED Warranties exercises its discretion in a fair and just way.

Because U-NITED Warranties retains the discretion regarding the acceptance of claims, U-NITED Warranties may also decide to contribute to or pay entirely for repairs that do not come within the terms and conditions of Product Care. In cases when services have been provided where the fault or work done is not covered under the terms and conditions, you may be charged for any costs incurred by U-NITED Warranties. U-NITED Warranties has the right to suspend or cancel your Product Care if you fail to pay within 14 days of the invoice date.

Product Care Terms and Conditions

When does Product Care begin?

For *Product Care* and *Platinum Product Care* protection plans, U-NITED Warranties's service coverage begins from the expiration of the manufacturer's warranty period. The duration of a Product Care term is dependent on the purchased interval of time as listed on the original receipt, (or secondary receipt if the item is replaced within the original manufacturer's period).

For *Product Care From Date of Purchase* protection plans, U-NITED Warranties's service coverage begins from the products date of purchase up to the purchased interval of time listed on the original receipt.

For *Product Care Optical Media Disc Protection*, coverage begins from the product's date of purchase up to the duration of one year.

Like for Like Replacement

At U-NITED Warranties's sole discretion we may replace your product with an equivalent in specifications up to the original purchase price of your product, it is not new for old. The product we supply may be refurbished, have a lower selling price and is not limited to the original manufacturer brand due to availability of technologies or parts. Any difference in replacement price will not be refunded. Upon issue of a replacement product or gift card this will void any remaining term of your Product Care.

What is Covered by This Product Care?

Fair Wear & Tear

Fair Wear and Tear is covered as a result of normal domestic usage within manufacturer recommendations and covers items such as buttons and switches on remote controls or other electrical devices which have failed or have become worn away under normal usage.

Product Care Replacement

Product Care offers new or equivalent replacement products for faulty items up to the value of Two Hundred and Fifty Dollars (\$250) including GST.

If we can't replace your item we will issue you a gift card rounded up to the nearest \$10 of the covered product's value. Example: Product Price=\$74, replacement Gift Card \$80.

True No Lemon Guarantee

Where the product has had any three failures under the terms and conditions of this Product Care U-NITED Warranties will on the fourth occasion provide a "Like for Like" replacement.

We come to you

For all valid claims within our service areas, we come to a place of your convenience, i.e: home or work, to pick up your faulty items and deliver them back to you upon completion of repairs.



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No Repair Costs

For all valid claims covered by this PDS/FSG, U-NITED Warranties provides for all parts, labour and freight necessary to repair your item.

Australia Wide Coverage

With 98% of all populated areas covered and over 3700 authorised repair agents, U-NITED Warranties has Australia's most comprehensive service coverage to repair your faulty items.

Food Spoilage

Product Care provides up to \$250 food spoilage cover (validated by receipt) in the event of an authorised claim where you have lost food items within your faulty refrigerator or freezer.

Laundry Cover

Product Care provides up to a \$100 for any laundry services if your serviced washing machine/dryer has not been repaired within 10 working days commencing from the first on-site authorised assessment by U-NITED Warranties. Your claim must be validated by a receipt for each laundry reimbursement claim.

Dry cleaning services are excluded.

TV Pixel Coverage

Where there are no manufacturer specifications, Product Care covers your TV screen for dead pixel faults providing there is a minimum of 12 failing/dead pixels.

Optical Media Disc Protection

Covers scratches and laser burns to the optical media on both sides of the disc that cause malfunction in the ability to play or watch content.

Disc Protection does not cover discs that have been chipped, shattered or cracked during normal usage and/or which has been physically damaged.

All faulty repairs for optical media discs must be inspected by U-NITED Warranties before it is repaired or replaced. In the event a replacement is made of your optical media this will void the remaining term of your Product Care.

Platinum Level Coverage

If you have purchased the extra “Platinum” level of cover for your product this means you are entitled to the following premium services in addition to your standard coverage.

1 Year Bonus Coverage (on top of your standard Product Care term)

Priority 1 Fast Tracking of claims

Loan product while repairs/replacement is being arranged (Subject to availability for IT & AV Products)

For faulty items that can't be repaired or replaced automatic upgrade to a **Gift Card replacement for items up to \$400**

1800 659 751 Platinum Exclusive dedicated activation, claims and support line

Data Recovery is offered as an additional Platinum service for a one time loss of data on your operational hard drive that has failed. It covers you for data recovery on hard drives and devices not physically damaged or degraded and provides no guarantee that your data will be recovered.

This Product Care covers products purchased as new with an original manufacturer's written warranty of at least one year parts and labour coverage and covers all mechanical and electrical defects, unless otherwise excluded for use in Australia or New Zealand for the labour, parts and extra service necessary to repair manufacturer's defects and faulty parts in materials and workmanship that are the result of normal, personal, domestic including office usage and other non commercial usage within Australia or New Zealand.

Product Care is limited to the conditions as laid out in this document and is not an extension to the original manufacturer's terms and conditions.



U-NITED Warranties may at their discretion use the manufacturer's terms and conditions for situations not listed in this document.

Product Identification

The Product Care ID serial number is found on the Product Care card that is provided at the time of purchase.

On-Site Service Conditions

1. If the nearest U-NITED Warranties Authorised Agent is more than 50km away from the normal location of the defective product purchased, then the Product Care may be converted to a "return to base" service. The product would be returned to the nearest U-NITED Warranties agent at the customer's own risk and expense.
2. Pick-Up Service products must be securely packaged prior to the Agent attending on-site.
3. Extraction services are limited to professional installations and factory approved mounts/brackets. (Excluding custom installations)
4. On-site repair and extraction services are limited to normal easily accessible situations. (TV extraction/installation on site services is limited to 1.2 meters, measured from the lowest point of the product to the floor level)
5. U-NITED Warranties will at their discretion remove the product from site for repair to the service centre if the repair cannot be suitably carried out on-site.
6. During holiday and peak periods, repair times may be extended above normal conditions due to the availability of service agents or parts.

What is not covered?

Failures caused by:

1. Abnormal wear and tear including if the product is used in a manner not originally intended.
2. Interference from other products, aerials, signal strength, alterations, sources or incompatibility of parts.
3. Being inadequately serviced or from failure to provide recommended maintenance.
4. Rust, dirt, dust, liquid penetration, infestation by vermin or insects, image retention/burn in, CMOS.
5. Incompatibility of parts, known defects or design faults, pre-existing defects or recalls, negligence, accident or deliberate misuse.
6. Any software, virus or software compatibility issues.
7. Abuse, misuse, over clocking, cooling, water pumps, neglect, vandalism, warping, accidents, theft, overheating, power surges, power spikes, corrosion and de-lamination.
8. Environmental conditions such as flood, fire, earthquake, electrical storms or any other act of God, war or crime related events.
9. Transportation, as a result of freight, insufficient or improper packaging of product, storage or from installation (including plumbing/drainage) or while moving the product
10. Pre-existing faults (hardware or software) prior to purchase.



Additional Costs Including:

1. Initial setup and installation of the product.
2. Loan equipment under the terms of this Product Care (excluding Platinum Cover)
3. Normal maintenance, cleaning, product diagnosis checks
4. Products that have unauthorised access, tampering, removed or altered serials.
5. Repairs, removal, reloading of software or installation of components that have been fitted to the product after the original purchase, and not performed by a U-NITED Warranties Agent.
6. Items that are lost, damaged or stolen as a result of freight, transport or storage. Where the product has been lost or stolen, U-NITED Warranties requires a statutory declaration and will review the transfer of ownership to a replacement product at our discretion.
7. Consequential or incidental loss (including loss of data) or damages.
8. Costs where the diagnosis of the failure is not covered under this Product Care.
9. Cosmetic, structural or consumable items, including (but not limited to) bulbs, globes, fusers, filters, cartridges, filaments, batteries, fuses, leads, hinges, speakers, cracks, blades, grinding wheels, loose cables, power supply adapters, all other external accessories and/or peripherals unless stated as covered under this Product Care.
10. Products requiring specialist equipment to extract or where collection is outside of repair agent zones of coverage.

U-NITED Warranties reserves the right to:

- 1.** Inspect any product that has three or more faulty components at any one time;
- 2.** Suspend or cancel a Product Care service for failure to pay monies owing to U-NITED Warranties as a result of your retailer/vendor/wholesaler non payment to U-NITED Warranties, No Fault Found fees or non-Product Care work being carried out on a product at the request of the customer.
- 3.** Inspect and repair the product at its Victorian headquarters if any product has more than three breakdowns within the term of the Product Care.
- 4.** If U-NITED Warranties is unable to procure the same part or procure the part in a reasonable time frame, U-NITED Warranties reserves the right to replace the product. United will provide 30 days warranty on a replacement product which falls under these terms and conditions.
- 5.** Limit the amount we will pay on any single repair or replacement to the equivalent current market value of the repair or replaced item

Any repair performed on a product under the Product Care where no fault can be found, or the item is deemed by U-NITED Warranties, or an authorised U-NITED Warranties agent, to be not faulty under this Product Care, or the repair or fault is not covered under the Product Care, a No Fault Found fee is payable by the Product Care holder of a minimum of \$125 inc GST. U-NITED Warranties will always advise the Product Care holder before commencing such repairs.

It is the Customer's responsibility to retain the original packaging of the product. This packaging may be required for use in safe transportation to the service centre. If sufficient packaging is not supplied a minimum surcharge of \$20 inc GST may be applicable to the Customer depending on the size of the equipment to prevent transportation damage. It is the customer's



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responsibility for the safe packaging of the product. U-NITED Warranties may not always have packaging supplies available.

U-NITED Warranties will cover the cost of one courier collection return service relating to a courier collect and return service only. Any additional re booking fees and/or courier costs due to a failed collection or return for an original confirmed booking will be payable by the Product Care holder. Where the Product Care holder does not wish for re booking fees, it is up to the Product Care holder to organise the collection of the product from U-NITED Warranties.

U-NITED Warranties reserves the right to change the terms and conditions of the Product Care at any time without notice.

To view the current terms and conditions for this product please go to www.u-nited.com.au or we can provide the current terms and conditions upon request.

END OF PRODUCT DISCLOSURE STATEMENT

Financial Services Guide

This Financial Services Guide (“FSG”) is provided to assist you in making an informed decision about the financial services U-NITED Warranties Authorised Representative (“AR”) provides to you. It will explain the financial services provided by U-NITED Warranties AR and contains information about who the AR is, how the AR is remunerated and how your complaints are dealt with. The first part of this document is a Product Disclosure Statement (PDS) which contains the terms and conditions of the U-NITED Warranties Product Care together with important information about the features, benefits and risks of this product to assist you in making an informed decision on whether to buy this product or not. The distribution of this FSG by the AR has been authorised by U-NITED Warranties as the authorising licensee.

About U-NITED Warranties Authorised Representative and their services

A U-NITED Warranties AR is able to issue you with a U-NITED Warranties Product Care when you purchase electrical equipment because the United Warranties' AR and their sales staff act as ARs of the issuer of the Product Care, U-NITED Warranties, AFS Licence No 312795. U-NITED Warranties AR can answer questions you may have about the Product Care, assist with your application and accept payment. U-NITED Warranties AR can give you general and factual advice, but cannot advise you if the Product Care is appropriate to meet your particular needs.

Subject to its terms and conditions, the Policy provides cover for civil liability resulting from third party claims concerning the professional services provided by U-NITED Warranties and its employees and representatives. This policy covers professional services provided by employees and representatives of U-NITED Warranties while they are in our employ, even where that employee or representative has subsequently left our employment.

U-NITED Warranties AR provides these services to you as an agent of U-NITED Warranties. U-NITED Warranties AR does not handle claims and you should contact U-NITED Warranties to make a claim under your Product Care. Where U-NITED Warranties, as authorising licensee, provides a financial service it does so under its own AFS Licence (No. 312795) in a principal capacity and not as a representative of any other person.

How U-NITED Warranties Authorised Representatives are paid?

When a U-NITED Warranties AR issues a Product Care to you they receive a commission from U-NITED Warranties. This commission ranges from 10% to 70% of the total cost of the Product Care (including GST and/or any other government charges, taxes fees or levies) depending on the Product Care you select. The



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commission does not represent the AR's profit margin as it also reimburses the AR for expenses they incur in arranging the Product Care for you.

U-NITED Warranties AR sales staff are paid wages for selling electrical products. On occasion they may decide to pass on some of the commission they receive for the sale of the Product Care to their staff as bonus.

No additional fees are added by U-NITED Warranties AR to the purchase price of the Product Care. U-NITED Warranties receives the amount you pay to purchase the Product Care, less their commission. Ask your U-NITED Warranties AR for details of the purchase price for the Product Care you are considering.

What do I do if I have a complaint?

If you wish to complain about the services provided you could contact U-NITED Warranties AR in the first instance. Alternatively you can contact U-NITED Warranties's Complaints Manager on **1800 673 771**. Receipt of your complaint will be acknowledged within 5 business days and U-NITED Warranties will attempt to resolve it within a further 15 days.

U-NITED Warranties is a member of the Financial Ombudsman Service Ltd ("FOS"), an external dispute resolution scheme. If you are not satisfied with the outcome or response when your complaint has been dealt with by U-NITED Warranties you can contact FOS on 1300 780 808 to resolve your complaint. Any decision FOS makes is binding on U-NITED Warranties but not on you. This service is provided to you free of charge.

U-NITED Warranties holds a Professional Indemnity Insurance Policy, which satisfies the requirements for compensation arrangements under section 912B of the Corporations Act. Subject to its terms and conditions, the Policy provides cover for civil liability resulting from third party claims concerning the professional services provided by U-NITED Warranties and its employees and representatives. This Policy covers professional services

provided by employees and representatives of U-NITED Warranties while they are in its employ, even where that employee or representative has subsequently left its employ.

Privacy

U-NITED Warranties and U-NITED Warranties AR's are committed to protecting your privacy. The information you provide is used for the purpose of providing you with U-NITED Warranties Product Care. U-NITED Warranties does not trade, rent or sell your information. You can check the information U-NITED Warranties holds about you at any time. If you do not wish to provide this information you can notify U-NITED Warranties at any time. However, if you do not provide the information requested by U-NITED Warranties, it may affect U-NITED Warranties's ability to administer its products and services.

You are able to gain access to any personal information about you that U-NITED Warranties has collected. For more information about U-NITED Warranties's privacy policy ask for a copy.

Authorised Representative

Name:

ABN:

AR Number:



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