

# SUPPLEMENTARY PRODUCT DISCLOSURE STATEMENT

THIS SUPPLEMENTARY PDS IS DATED 30 SEPTEMBER 2009

## Capricorn Mutual Limited

### Important Changes To Your PDS

Capricorn Mutual Limited (CML), ABN 24 104 601 194, AFS Licence No 230038 has made changes to your Product Disclosure Statement (PDS) dated 4 September 2003 (as updated by Supplementary PDS dated 21st December 2006 and as updated by Supplementary PDS dated 1 May 2008).

This Supplementary PDS should be read together with your PDS and any other relevant Supplementary PDS CML has or may give you. Please keep it in a safe place with your PDS together with your Schedule of Protection.

CML is the product issuer of the products referred to in the PDS and this Supplementary PDS. The product, being the membership of CML and the protections it offers, falls within the Australian Securities & Investment Commission (ASIC) classification of a "Miscellaneous Mutual Risk" product.

#### How to contact CML

By telephone: Australia 1800 007 022 or New Zealand 0800 555 303

By email: [info@capricornmutual.com](mailto:info@capricornmutual.com)

By mail: Capricorn Mutual Limited, 34 Welshpool Road, Welshpool, WA, 6106

Capricorn Mutual Limited, PO Box 656, Welshpool DC WA 6986

By visiting the CML website: [www.capricornmutual.com](http://www.capricornmutual.com)



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## Part 1 – Introducing Capricorn Mutual

The changes to Part 1 of CML's PDS are as follows:

- **CML's contact details are as follows:-**

Capricorn Mutual Limited, ABN 24 104 601 194, AFS License 230038  
34 Welshpool Road, Welshpool, WA 6106  
Postal: PO Box 656 Welshpool DC, WA 6986  
Australia: 1800 007 022  
New Zealand: 0800 555 303  
Email: [info@capricornmutual.com](mailto:info@capricornmutual.com)  
Website: [www.capricornmutual.com](http://www.capricornmutual.com)

- **15. What if I am not happy with a decision about my claim?**

In the unlikely event that you have a complaint about our service, you should contact us by telephoning 1800 007 022 (AUS) or 0800 555 303 (NZ) or in writing to the postal address in section 32 of this PDS or by email to [cmlcomplaints@capricornmutual.com](mailto:cmlcomplaints@capricornmutual.com).

You can raise complaints about our services directly with the Financial Ombudsman Service (FOS). FOS is an external dispute resolution scheme approved by ASIC to provide free advice and assistance to consumers to help them in resolving complaints relating to members of the financial services industry.

You can contact FOS and speak to one of its enquiry officers by ringing 1300 78 08 08.

Alternatively you can download complaints information from the FOS website at [www.fos.org.au](http://www.fos.org.au) and submit your written complaint forms to FOS at Financial Ombudsman Service Limited ABN 67 131 124 448, GPO Box 3, Melbourne VIC 3001 (Australia).

- **30. Privacy**

If you would like to obtain further information about our privacy policy or complaints procedure you can contact the Privacy Officer on 1800 007 022 or by email: [cmlcomplaints@capricornmutual.com](mailto:cmlcomplaints@capricornmutual.com).

- **32. How to contact us**

For more information contact us  
By telephone: Australia: 1800 007 022 or New Zealand: 0800 555 303  
By email: [info@capricornmutual.com](mailto:info@capricornmutual.com)  
By mail: Capricorn Mutual Limited PO Box 656 Welshpool DC, WA 6986

