

Financial Services Guide

Dated: 6 May 2026



This Financial Service Guide (FSG) is prepared for insurance.com.au Pty Ltd ABN 27 163 909 073 trading as In this page, the words “we”, “our” or “us” is a reference to insurance.com.au Pty Ltd and our representatives. “You” and “your” refer to you as our client or the insured person.

insurance.com.au is an Authorised Representative (AR 443422) of:
Community Broker Network Pty Ltd ABN 60 096 916 184 AFSL 233750

You can contact us via:

insurance.com.au Pty Ltd

Mail: Level 2, 696 Bourke Street Melbourne VIC 3000

Phone: 1300 468 730

Email: support@insurance.com.au

Web: www.insurance.com.au

You can contact our authorising licensees via:

Community Broker Network Pty Ltd

Mail: Level 3, 330 Collins Street, Melbourne VIC 3000

Phone: (08) 9480 8950

Email: compliance@cbn.au

Web: www.cbn.au

We are not independent

Under Section 923A of the Corporations Act, use of the terms “independent”, “impartial”, “unbiased” or similar are restricted.

insurance.com.au cannot use these words or expressions and is not independent as we may receive commission, gifts and remuneration from insurers and other product providers when we provide you with financial product advice, arrange and issue insurance policies for you. We may also have associations or relationships with issuers of insurance and other financial products.

Please refer to the sections headed *Remuneration, Associations, relationships and conflicts of interests* for further information.

Purpose Statement

This FSG is designed to assist you in deciding whether to use the financial services we offer. It contains important information about:

- Who we are and how to contact us
- The services we can provide to you
- The circumstances in which we will provide you with other disclosure documents
- Information about remuneration that we and our associates will receive for providing selected services
- Associations and relationships we may have
- How we manage complaints

If you have any questions, please contact us.

Other disclosure documents you may receive

Depending upon the services provided to you, you may receive:

- **Product Disclosure Statements (PDS) or Policy Wording:** Prepared by the product issuer (Insurer), these documents contain key features, costs and risks of the product. A PDS is designed to help you make an informed decision about purchasing the product and will be provided before or when we offer to arrange the product for you.

The services we provide:

Authorised Services

We are authorised by Community Broker Network Pty Ltd to:

- arrange and issue general insurance products; and
- provide financial product advice on general insurance products.

As an Authorised Representative of Community Broker Network Pty Ltd we benefit from support and oversight and access to operations. You will always deal with us when arranging and issuing insurance policies on your behalf.

Broking Services

We provide only general financial product advice on all general insurance products which means your personal objectives, financial situation and needs are not taken into consideration. We will not recommend that an insurance product is personally suited to your circumstances. We will do this for you as your broker unless we tell you otherwise. You should read the relevant PDS or Policy Wording to determine if the policy is suitable for your personal objectives, financial situation and needs before proceeding.

Corporate Distribution Services

Community Broker Network Pty Ltd have corporate distributor arrangements in place with entities to distribute general insurance products on its behalf, permitted under ASIC Corporations Instrument 2025/520.

These corporate distributors will provide you with factual information only and will not provide any financial product advice regarding our general insurance products. Refer to remuneration section for further details.

Referral Services

Community Broker Network Pty Ltd have referral arrangements in place with entities who may refer you to us. These entities are only permitted to provide factual information. In some instances, we may refer you to another licensee or their representative for them to provide financial services to you. In these instances, we will not act on your behalf or provide you with any financial product advice regarding the products they may recommend to you. Refer to remuneration section for further details.

How to give us instructions

You can provide us with instructions regarding the financial products or services we recommend:

- In writing mailed to 696 Bourke Street Melbourne, VIC, 3000
- In writing via email support@insurance.com.au
- Verbally by calling 1300 468 730.

We will confirm receipt of your instructions and may require verification or supporting documentation to fulfil your request (for example, if you wish to change your contact details, we will ask you questions to help us to confirm your identify).

Remuneration

We may receive remuneration in a number of ways when we arrange insurance or provide related services to you. This may include commissions paid by insurers, fees paid by you, payments from distributors, platform provider fees, and referral fees. Details of the remuneration applicable to your policy will be disclosed to you before or at the time your insurance is arranged.

Commissions

Depending on the type of policy, we may receive an upfront commission from the issuing insurer for arranging insurance on your behalf. This commission is calculated as a percentage of the base premium (excluding statutory charges and taxes) and is paid to us by the insurer. Commission rates generally range between 5% and 50% but may vary depending on factors such as the type of insurance, the insurer selected and the applicable commission arrangement at the time the policy is placed.

In addition to commission, we may charge you a broker fee for the services we provide. Any broker fee is payable by you and is charged separately to commission. The amount of the broker fee will depend on the nature, scope and complexity of the services provided to you.

Full details of all fees and commissions applicable to your policy will be disclosed to you before or at the time your insurance is arranged and will be shown on your invoice.

Corporate Distribution Services

In some cases, insurance may be arranged through a corporate distributor. Where this occurs, we may pay the corporate distributor remuneration for the services they provide in connection with arranging insurance on your behalf.

The remuneration paid to a corporate distributor may be:

- a share of the commission we receive from the insurer (which may range between **0% and 100%** of the commission);

- a fee based on the services provided; or
- a combination of both a commission share and a fee.

We are paid by the insurer for each policy arranged. The corporate distributor will disclose details of their remuneration to you where required.

Referral Services

If we have referred you to another provider, we may receive a referral fee. The amount of the referral fees we may receive vary in amount and method of calculation, and will be disclosed to you prior to the referral being made.

Where a third party has referred you to us, we may share part of our fees/commission with them or pay an agreed referral fee. If we do, we will pay them in the range of 0% to 75% of the commission we receive, and/or a fee of between \$10 to \$40. This will not increase the amount you pay to us. The referrer will disclose their remuneration to you.

How are our employees paid?

Our employees are paid a salary. Bonuses or incentives may be payable depending on factors including performance and the achievement of company goals. Incentives are not paid for selling of a particular product or from dealing with specific insurers

Our employees may also receive non-monetary benefits from insurers. This may include entertainment at sporting events, hospitality including lunches and attendance at insurer sponsored functions. These benefits are not generally attributed to any particular product. It is not possible to determine in advance what, if any, non-monetary benefit a representative may receive however we have compliance policies in place to ensure these benefits do not conflict with your interests.

More information on Remuneration

We will provide you with specific information about the basis and amount you will be charged before or at the time we arrange your insurance. Our charges include GST. Some of our charges may be tax deductible.

If we hold your money in trust pending payment to the insurer, we may earn interest on that money. Any interest earned is retained by us and is not paid to you.

You may ask for further information about our remuneration relevant to the products and services provided to you. All requests must be received within a reasonable timeframe prior to provision of the products and services to you.

How do you pay your Premiums?

Invoices

We will invoice you for the premium, statutory charges (e.g. stamp duty, fire services levy etc) and any fees we charge for arranging your insurance. If you pay through a Corporate Distributor, they will advise you of the payment arrangements applicable to your policy. You must pay us by the payment due date noted in the invoice or, in the case of a renewal, before the expiry date of the contract of insurance. The methods of

payment will be outlined on the invoice. If you do not pay the premium on time, the insurer may cancel the contract of insurance, and you will not be insured. The insurer may also charge a short-term penalty premium for the time on risk.

Associations, relationships and conflicts of interest

We are a wholly owned subsidiary of Steadfast Group Limited ACN 073 659 677 ("Steadfast"). As a Steadfast Network Broker, we have access to services including model operating and compliance tools, procedures, manuals and training, legal, technical, HR, contractual liability advice and assistance, group insurance arrangements, product comparison and placement support, claims support, group purchasing arrangements and broker support services. These services are either funded by Steadfast, subsidised by Steadfast or available exclusively to Steadfast Network Brokers for a fee. Steadfast has exclusive arrangements with some insurers and premium funders under which Steadfast will receive remuneration which may help fund some of the member services used by us. As a member of the same group we may indirectly benefit from any such referral or service if it improves the group performance. Services provided by another member of the Steadfast Group to you are provided on an arm's length basis.

More information can be found at www.steadfast.com.au.

Conflicts of interest are circumstances where some or all your interests are inconsistent or diverge from some of or all our interests. Conflicts of interest are managed in accordance with the Code. We have a policy and procedure to help manage conflicts of interest. Where a conflict is unavoidable, we will consult with you regarding steps to manage the conflict.

Dispute resolution

We welcome your suggestions, compliments and complaints as an opportunity to improve our service.

If you have any complaints about the service provided to you, please give us the opportunity to put things right by contacting your Authorised Representative about your complaint in the first instance. We will try to acknowledge your complaint within 1 business day in writing or by telephone. We will take all reasonable steps to ensure that the person to whom your complaint relates does not handle your complaint. We will do our best to resolve your complaint within 5 working days.

If your complaint is not satisfactorily resolved within 5 business days, please contact Community Broker Network Pty Ltd's Complaints Officer:

Telephone: (08) 9480 8950
Email: compliance@cbn.au
Post: PO Box 1183, WEST PERTH WA 6872.
Please mark the envelope "Notice of Complaint".

If your complaint is referred to the Complaints Officer, we will try to acknowledge receipt of your complaint in writing within 1 business day. We will try and resolve your complaint quickly and fairly and no later than 30 days from receiving the response, providing you with updates at intervals of no later than 10 days.

Community Broker Network Pty Ltd is a member of the Australian Financial Complaints Authority (AFCA). If your complaint cannot be resolved to your satisfaction by us, you have the right to refer the matter to AFCA. AFCA provides fair and independent financial services complaint resolution that is free to customers.

You can contact AFCA by:

Phone: 1800 931 678

Email: info@afca.org.au

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

Web: afca.org.au

Insurance Brokers Code of Practice

Community Broker Network Pty Ltd is a principal member of NIBA and as such Community Broker Network Pty Ltd's staff and Authorised Representatives have adopted the Insurance Brokers Code of Practice (NIBA Code). A copy of the NIBA Code will either be provided upon request or can be obtained from the NIBA website: <https://www.niba.com.au/insurance-brokers-code-of-practice>.

If you think we may have breached the Code, you can report alleged breaches to the Insurance Brokers Code Compliance Committee (IBCCC). You can contact the IBCCC using the following details:

Website: www.insuranceBrokerscode.com.au

Email: info@codecompliance.org.au

Telephone: 1800 931 678 (free call)

in writing to: IBCCC P.O. Box 14240, Melbourne VIC 8001

Client compensation

Community Broker Network Pty Ltd hold Professional Indemnity Insurance policies. These respective policies cover us and our representatives for claims made against us and our representatives by clients about the conduct of us, our employees or representatives in the provision of the respective authorised financial services.

These policies also cover for claims relating to the conduct of representatives who no longer work for us and satisfy the requirements for compensation arrangements under Section 912B of the Corporations Act 2001.