



Financial Services Guide

The Financial Services covered by this Financial Services Guide are provided by:

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Australian Financial Services Licence No. 225022

This **FSG** sets out the services that we can offer you. It is designed to assist you in deciding whether to use any of those services and contains important information about:

- the services we offer you,
- how we and others are paid,
- any potential conflict of interest we may have,
- our internal and external dispute resolution procedures and how you may access them,
- arrangements we have in place to compensate clients for losses.

Further information when personal advice is given

We will provide you with further information whenever we provide you with advice which takes into account your objectives, financial situation and needs. This information may include the advice that we have given you, the basis of the advice and other information on our remuneration and any relevant associations or interests. This information may be contained in a statement of advice (SOA).




When you ask us to recommend an insurance policy for you, we will usually only consider the policies offered by the insurers or insurance providers that we deal with regularly. In giving you advice about the costs and terms of recommended policies we have not compared those policies to other policies available, other than from those insurers we deal with regularly.

Product disclosure statement

If we offer to arrange the issue of an insurance policy to you, we will also provide you with, or pass on to you, a product disclosure statement (PDS), unless you already have an up to date PDS. The PDS will contain information about the particular policy which will enable you to make an informed decision about purchasing that policy.

A guide to our relationship with you and others

<i>What kinds of financial services are we authorised to provide and</i>	We are authorised to advise and deal in general insurance products to wholesale and / or retail clients and provide you with personal advice as to the suitability of general insurance policies to meet your particular needs. Other services we may provide are:
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<p><i>what kinds of financial product/s do those services relate to?</i></p>	<p>General advice services: This is where we provide advice on an insurance product which is not based on our consideration of your personal needs. We will tell you when this is the case.</p> <p>Dealing services: This is the service of arranging insurance policies, whether on your behalf or the insurer's. In doing so we may provide factual information about insurance policies such as:</p> <ul style="list-style-type: none"> • the nature of insurance policies • the coverage of an insurance policy • options available under an insurance policy and • the premium payable and payment options
<p><i>Who do we act for?</i></p>	<p>As an insurance broker we normally act for you. However, in some circumstances we may enter into an agreement with an insurer to arrange insurance policies on their behalf and not on your behalf. If we are given a binding authority from the insurer this means we may enter into insurance policies and/or handle or settle claims on their behalf. We will inform you when we act for the insurer and not for you.</p>
<p><i>How do we treat the information that you provide to us?</i></p>	<p>We maintain a record of your personal profile. That record contains information about insurance policies that we have arranged for you. The record may also contain details of your objectives, financial situation and needs collected for the purpose of giving you advice. We will maintain records of any recommendations made to you.</p> <p>We are committed to implementing and promoting a Privacy policy, which will ensure the privacy and security of your personal information. A copy of our Privacy policy is attached for your information.</p> <p>If you wish to access your file, please ask us.</p>
<p><i>How can you give us instruction ?</i></p>	<p>You can contact us to give us instructions in writing by letter, email, fax, or phone on the contact number on page 1 of this FSG or by another method mutually agreed.</p> <p>We will tell you what is possible when you contact us.</p>
<p><i>How will you pay for the services provided ?</i></p>	<p>We may be paid in a number of ways that vary according to the service you require and our arrangements with the relevant insurer.</p> <p>Payment by the Insurer</p> <p>We are generally remunerated by brokerage from the relevant insurer whenever you enter into an insurance policy arranged by us (including renewal and some variations).</p> <p>The brokerage is a percentage of the Insurer's base premium (i.e. premium excluding stamp duty, fire services levy, GST or any other government charges, taxes, fees or levies). The rate for retail products (as outlined on page 1) generally ranges between 0 and 30%. The brokerage we earn contributes to the cost of performing the distribution functions of the Insurer such as data entry, marketing, annual renewal marketing and underwriting. It is not a reflection of our profit.</p> <p>Fees Paid by You</p> <p>We may charge you:</p> <ul style="list-style-type: none">  a broker fee in addition to brokerage (if any) allowed by the Insurer when you enter into an insurance policy  a flat fee for arranging an insurance policy or a fee based upon the time we spend advising you  an annual management fee

	<p>Should you require any information regarding the nature and amount of any fee involved please contact us.</p> <p>Other Remuneration Information</p> <p>Our staff receive an annual salary that may include bonuses based on performance criteria and achievement of company goals.</p> <p>Where a third party has referred you to us, we may share part of our remuneration with them or pay them an agreed referral fee.</p> <p>Occasionally Insurers may provide sponsorship support for conferences, training or the like. Some Insurers may also contribute an overriding commission of the base premium (before charges) on selected products. Quattro Risk Services Pty. Limited may receive a benefit from these arrangements but it is not possible to relate this to a particular product.</p> <p>We may be eligible for other pecuniary benefits. From time to time we may be offered the opportunity to enter into agreements with certain Insurers and/or Funding Providers, on the basis that we meet certain criteria, including profitability, we may receive additional remuneration. This could be a payment from the Insurer based on the profit that they earn on certain business; and/or the volume of certain business we provide to them, within an agreed period. It may be a percentage of the profit (or levels of profit) or an agreed amount depending on the level of profit achieved. Despite the existence of the profit share agreement, any decision to place business with such an Insurer will be based on the fact that this provides the best solution for you and not based on consideration of any entitlement to us.</p> <p>We are a Steadfast Group Limited Network Broker. Steadfast has exclusive arrangements with some insurers and premium funders (partners) under which Steadfast will receive between 0.5 – 1.5% commission for each product arranged by us with those Partners. Steadfast is also a shareholder of some Partners.</p> <p>We may receive a proportion of that commission from Steadfast at the end of each financial year (or other agreed period).</p> <p>As a Steadfast Network Broker we have access to member services including model operating and compliance tools, procedures, manuals and training, legal, technical, banking and recruitment advice and assistance, group insurance arrangements, product comparison and placement support, claims support and group purchasing arrangements. These member services are either funded by Steadfast, subsidised by Steadfast or available exclusively to Steadfast network Brokers for a fee.</p> <p>You can obtain a copy of Steadfast's FSG at www.steadfast.com.au</p> <p>If we arrange premium funding for you we may be paid a commission by the premium funder. The commission that we are paid by the premium funder is usually calculated as a percentage of your insurance premium (including government fees or charges). If you instruct us to arrange or issue a product, this is when we may become entitled to the commission.</p> <p>If there is a refund of premium as a result of the cancellation or adjustment of a policy, this will be provided net of any remuneration that we have received in relation to the placement of the insurances on your behalf.</p> <p>If you need further explanation, please ask us.</p>
<p><i>Cooling off period</i></p>	<p>A cooling off period may apply to an insurance policy issued to you as a Retail Client. During the period you may return the policy. Details of your cooling off</p>

	rights will be included in the relevant Product Disclosure Document.
<i>What should you do if you have a complaint?</i>	<p>If you have any complaints about the service provided to you, you should take the following steps.</p> <ol style="list-style-type: none"> 1. Contact us and tell us about your complaint. 2. If your complaint is not satisfactorily resolved within 24 hours, please contact our Complaints Officer on telephone number 02 9957 2544 or put your complaint in writing and send it to <p>Complaints Officer Quattro Risk Services Pty Ltd P O Box 84 North Sydney NSW 2059</p> <p>Please mark the envelope "Notice of Complaint". We will try and resolve your complaint quickly and fairly.</p> 3. If the complaint cannot be resolved to your satisfaction within 20 days, you have the right to refer the matter to the Financial Ombudsman Service (FOS). They can be contacted on 1800 064 169 or you can write to them at: <p>Financial Ombudsman Service GPO Box 3 Melbourne VIC 3001 Ph.: 1800 367 287 Fax: 03 9613 6399 Email: info@fos.org.au Website: www.fos.org.au</p>
<i>Arrangements we have in place to compensate clients for losses?</i>	<p>Quattro Risk Services Pty Ltd has a Professional Indemnity Insurance Policy (PI Policy) in place.</p> <p>Our PI policy covers us and our employees for claims made against us and our employees by clients as a result of the conduct of us or our employees in the provision of Financial services.</p> <p>Our PI policy will cover us for claims relating to the conduct of representatives who no longer work for us.</p>