

Financial Services Guide

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.
- Internal and external dispute resolution procedures and how you can access them.
- Arrangements that are in place to compensate clients for losses.

Lot Owners CHU Underwriting Agencies Pty Ltd (CHU) online Landlords and contents insurance for strata clients.

Product Disclosure Statement (PDS) and Target Market Determination (TMD)

The online CHU Underwriting Agencies Pty Ltd (CHU) quotation facility will provide you with a quotation and offer to arrange the issue of an insurance policy for you. CHU will provide to you, or pass on to you a Product Disclosure Statement (PDS). The PDS will contain information about the particular policy, which will enable you to make an informed decision about purchasing that product. CHU will also provide you with access to a Target Market Determination (TMD), which helps you understand the class of customers an insurance policy has been designed for, considering their needs, objectives, and financial situations.

The financial services referred to in this Financial Services Guide (FSG) are offered by:

Whitbread Associates Pty Ltd (Whitbread)
ABN 69 005 490 228 | AFSL 229 092

Phone 1300 424 627

Email info@whitbread.com.au

Address Level 5, 90 Collins Street, Melbourne VIC 3000

Landlord and contents Insurance

Whitbread acts on your behalf when you use the CHU on-line facility to obtain landlord and contents insurance.

Whitbread is a member of the National Insurance Brokers Association (NIBA) and subscribes to the Insurance Broker's Code of Practice. Please visit the Whitbread website to view a copy of the Code.

A reference to "we", "us" or "our" refers to Whitbread.

Lack of independence

We are not independent, impartial, or unbiased pursuant to section 923A of the Corporations Act because:

- We may receive remuneration, commission, gifts or other benefits when personal advice is provided to you in relation to insurance products and other financial products; and/or
- We may have associations or relationships with issuers of insurance products and other financial products.

Further information about these benefits and relationships is set out in this Financial Services Guide.

If you have any questions about this information, please ask us.

From when does this FSG apply?

This FSG applies from 1 March 2025, and remains valid unless a further FSG is issued to replace it. We may give you a supplementary FSG. It will not replace this FSG but will cover services not covered by this FSG.

Who is responsible for the financial services provided?

We are responsible for the financial services that will be provided to you, including the distribution of this FSG. We hold a current Australian Financial Services Licensee number: 229 092. The contact details for us are in this FSG.

What kinds of financial services are you authorised to provide to me and what kinds of financial product/s do those services relate to?

We are authorised to advise on, and deal in, general insurance products for wholesale and retail clients. We will do this for you as your broker unless we tell you otherwise.

Terms, conditions, limits and exclusions apply to the online landlords and contents insurance policies. Any advice is general advice only and has been prepared without taking into account your objectives, financial situation or needs. Before making a decision to acquire any product(s) or to continue to hold any product we recommend that you consider whether it is appropriate for your circumstances and read the relevant Product Disclosure Statement ('PDS'), Financial Services Guide ('FSG'), and the Target Market Determination ('TMD') which can be viewed on this website or obtained by contacting CHU directly.

What information do you maintain in my file and can I examine my file?

We maintain a record of your personal profile, including details of insurance policies that you arranged via this online facility. We may also maintain records of any recommendations or advice given to you. We will retain this FSG and any other FSG given to you as well as any PDS that CHU give or pass on to you for the period required by law.

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 available on request. A copy is also available on our website, www.whitbread.com.au.

If you wish to look at your file, please ask us. We will arrange for you to do so.

How will I pay for the services provided?

For each insurance product CHU will charge a premium that includes any relevant taxes, charges and levies. We receive a payment based on a percentage of this premium (excluding relevant taxes, charges and levies) called commission, which is paid to us by CHU. We will also charge you a fee. These will all be shown on the invoice provided by CHU.

We cannot cancel an insurance contract without written instructions from a person(s) authorised to represent each of the parties who are named as insureds in the insurance contract.

If you cancel an insurance contract before expiry of the period of insurance, we will refund the premium we receive from CHU, in line with policy conditions.

CHU may charge a short-term penalty premium for the time on risk. The fees charged by us to set up the policy will not be refunded unless the policy is cancelled within CHU's stated cooling-off period. If CHU cancels an insurance contract, we will inform you as soon as possible.

If there is a refund or reduction of your premium as a result of a cancellation or alteration to a policy, or based on a term of your policy (such as a premium adjustment provision), we may retain any commission and fee we have charged you.

How are any commissions, fees or other benefits calculated for providing the financial services?

Whitbread may provide payments or other financial contributions to clients, Authorised Representatives or related body corporates in exchange for marketing opportunities, sponsorship of conferences, industry events or training programs. These sponsorship arrangements support professional development, client engagement and broader industry initiatives.

Whitbread may receive some form of non monetary benefits from our insurers and other third parties we deal with. These benefits may include administration support, entertainment, education and training, event sponsorship or marketing assistance.

The Whitbread Conflicts Manager determines if appropriate procedures are in place to manage or avoid any potential conflict of interest which might arise and will not allow acceptance of such benefits if they could reasonably be expected to influence the advice we provide.

The commission we receive from CHU will vary between 0% and 25%. We will also charge you a broker fee. We may pay commissions, fees or benefits to others who refer you to us or refer you to CHU. If we do, we will pay commissions to those people out of our commission or fees (not in addition to those amounts). Our employees that will assist you with your insurance needs will be paid a market salary. If we give you personal advice, we will inform you of any fees, commission or other payments we, our associates or anyone referring you to us or you to CHU, will receive in relation to the policies that are the subject of the advice.

Do you have any relationships or associations with the insurers who issue the insurance policies or any other material relationships?

CHU Underwriting Agencies Pty Ltd (CHU) is a wholly owned entity of Steadfast Group Limited (Steadfast),

(ABN 98 073 659 677). Whitbread is also a subsidiary of Steadfast and is a Steadfast Network Broker. As a Steadfast Network Broker, we have access to member 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 arrangements with some insurers and premium funders (Partners) under which the Partners may pay Steadfast a fee to access strategic and technological support and the Steadfast Broker Network. Steadfast is also a shareholder of some Partners. You can obtain a copy of Steadfast's FSG at www.steadfast.com.au.

If we arrange premium funding for you we may be paid a commission by the premium funder. We may also charge you a fee (or both). The commission that we are paid by the premium funder is usually calculated as a percentage of your insurance premium (including government fees or changes). If you instruct us to arrange or issue a product, this is when we become entitled to the commission.

Our commission rates for premium funding are in the range of 0 to 3% of funded premium. When we arrange premium funding for you, you can ask us what commission rates we are paid for that funding arrangement compared to the other arrangements that were available to you.

What should I do if I have a complaint?

- 1 Contact us about your complaint. We will do our best to resolve it quickly.
- 2 If your complaint is not satisfactorily resolved within what you consider to be a reasonable period, please contact the Whitbread Complaints Officer by any convenient method to you including telephone, email,

in person or in writing to the contact details noted at the beginning of this FSG or our website. We will try to resolve your complaint quickly and fairly.

- 3 If our brokerage is unable to resolve your complaint to your satisfaction, as a Steadfast Network Broker we have access to a free, additional, proactive service known as the Steadfast Customer Advocacy service. It can assist if you have a problem related to satisfaction, or fair treatment in relation to your dealings with us, or your insurer. The service can be accessed by sending an email to customeradvocacy@steadfast.com.au, or by calling the Steadfast Group Ltd head office on 02 9495 6500 and asking to speak with the Customer Advocacy service.
- 4 We are a member of the Australian Financial Complaints Authority (AFCA). If your complaint cannot be resolved to your satisfaction by our brokerage, or by the Steadfast Customer Advocacy service, you have the right to refer the matter to the AFCA. AFCA provides fair and independent financial services complaint resolution that is free to customers. The AFCA can be contacted at:
Mailing address
Australian Financial Complaints Authority
GPO Box 3, Melbourne, VIC 3001
Phone 1800 931 678
Email info@afca.org.au
Website www.afca.org.au

What arrangements are in place to compensate clients for losses?

Whitbread has a professional indemnity insurance policy (PI policy) in place. The PI policy covers us and our representatives (including authorised representatives) for claims made against them by clients as a result of their conduct in the provision of financial services. The PI policy (subject to its terms and conditions) covers claims relating to the conduct of former representatives who no longer work for us. This policy satisfies the requirements for compensation arrangements under section 912B of the Corporations Act.

Any questions? If you have any further questions about the financial services we provide, please contact us. Please retain this document for your reference and any future dealings with Whitbread.