

Rentsure

14 March 2019

FINANCIAL SERVICES GUIDE



ABOUT THIS GUIDE

The financial services referred to in this financial service guide (FSG) are offered by:

Rentsure Pty Limited (Rentsure) ABN: 98 059 004 634

Level 3, 345 Pacific Highway, North Sydney, NSW 2060

Telephone: 02 9460 2200

Email: clientcare@rentsure.com.au
claims@rentsure.com.au

Rentsure is an authorised representative of:

Delaney Kelly Golding Pty Ltd (DKG)
ABN 35 000 663 221

Level 3, 345 Pacific Highway, North Sydney, NSW 2060

Telephone: 02 9929 7299 or Freecall: 1800 252 926

Facsimile: 02 9460 2111

Email: insurance@dkg.com.au

DKG holds a current Australian Financial Services Licence No: 231146 and is responsible for the financial services that Rentsure provides to you. Rentsure's Authorised Representative number is 416405. DKG is also responsible for the content and distribution of this FSG. The distribution of the FSG by Rentsure is authorised by DKG.

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 can access them
- Arrangements that are in place to compensate clients for losses.

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 from the insurer. The

PDS will contain information about a particular policy, which will enable you to make an informed decision about purchasing that product.

FROM WHEN DOES THIS FSG APPLY?

This FSG applies from 13th March 2019 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.

HOW CAN I INSTRUCT YOU?

You can contact us to give us instructions by post, phone, fax or email on the contact details mentioned on page 1 of this FSG.

WHO IS RESPONSIBLE FOR THE FINANCIAL SERVICES PROVIDED?

DKG is responsible for the financial services that will be provided to you, or through you to your family members, including the distribution of this FSG.

DKG holds a current Australian Financial Services Licence number: 231146. The contact details for DKG are on the front of this FSG.

WHAT KINDS OF FINANCIAL SERVICES ARE YOU AUTHORISED TO PROVIDE TO ME AND WHAT KINDS OF FINANCIAL PRODUCTS DO THOSE SERVICES RELATE TO?

Rentsure is authorised to advise and deal in general insurance products to wholesale and retail clients under DKG's Australian Financial Services Licence. We will do this on your behalf as your broker unless we tell you otherwise.

Sometimes we will act under a binder or agency agreement DKG has from an insurer. When we act under a binder or agency agreement, we will be acting as the agent of the insurer. This means that we represent and act for the insurer, not for you. We will tell you when we act under a binder or agency agreement to arrange your insurance or advise you about your insurance needs.

WILL I RECEIVE TAILORED ADVICE?

Rentsure is authorised to provide you with general advice only and not with tailored advice.

You should read the warnings that we give you, carefully before making any decision about an insurance policy.

Where we provide you with advice about your

insurance arrangements, that advice is current at the time that we give it. We will review your insurance arrangements when you inform us about changes in your circumstances.

CONTRACTUAL LIABILITY AND YOUR INSURANCE COVER

Many commercial or business contracts contain clauses dealing with your liability (including indemnities or hold harmless clauses). Such clauses may entitle your insurers to reduce cover, or in some cases, refuse to indemnify you at all. You should seek legal advice before signing and accepting contracts. You should inform us of any clauses of this nature before you enter into them.

WHAT INFORMATION DO YOU MAINTAIN IN MY FILE AND CAN I EXAMINE MY FILE?

DKG maintains a record of your personal profile, including details of insurance policies that we arrange or issue for you. DKG may also maintain records of any recommendations or advice given to you. DKG will retain this FSG and any other FSG given to you as well as any PDS that we give or pass on to you for the period required by law.

DKG is and we are committed to implementing and promoting a privacy policy, which will ensure the privacy and security of your personal information. A copy of DKG's privacy policy is available on request. A copy is also available on DKG's website www.dkg.com.au

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

HOW WILL I PAY FOR THE SERVICES PROVIDED?

Payment for the services we provide you are payable directly to Rentsure Trust Account.

For each insurance product the insurer will charge a premium that includes any relevant taxes, charges and levies. Rentsure often receives a payment based on a percentage of this premium (excluding relevant taxes, charges and levies) called commission, which is paid to Rentsure by the insurer. In some cases, you will also be charged a fee. These will all be shown on the invoice that is sent to you

You can choose to pay for our services by any of the payment methods set out in the invoice. You are required to Rentsure within the time set out on the invoice.

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 will also retain commission depending on our arrangements with the insurer or charge you a cancellation fee equal to the reduction to commission.

When you pay your premium, it will be banked into Rentsure's trust account. Rentsure will retain the commission from the premium you pay us and remit the balance to the insurer in accordance with Rentsure's arrangements with the insurer. Rentsure will earn interest on the premium while it is in their trust account or Rentsure may invest the premium and earn a return. Rentsure will retain any interest or return on investment earned on the premium.

HOW ARE ANY COMMISSIONS, FEES OR OTHER BENEFITS CALCULATED FOR PROVIDING THE FINANCIAL SERVICES?

Rentsure's commission will be calculated based on the following formula:

$$X = Y\% \times P$$

X = Rentsure's commission

Y% = the percentage commission paid to Rentsure by the insurer. Rentsure's commission varies between 0% to 20%.

P = the amount you pay for any insurance policy (less any government fees or charges included in that amount).

Our employees that will assist you with your insurance needs will be paid a market salary.

DO YOU HAVE ANY RELATIONSHIPS OR ASSOCIATIONS WITH THE INSURERS WHO ISSUE THE INSURANCE POLICIES OR ANY OTHER MATERIAL RELATIONSHIPS?

DKG is a Steadfast Group Limited (Steadfast) Network Broker. Steadfast has exclusive arrangements with some insurers and premium funders (Partners) under which Steadfast will receive between 0.5 – 1.4% commission for each product arranged with those Partners. Steadfast is also a shareholder of some Partners.

DKG may receive a proportion of that commission from Steadfast at the end of each financial year (or other agreed period).

As a Steadfast Network Broker, DKG has 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.

You can obtain a copy of Steadfast's FSG at www.steadfast.com.au

If we arrange premium funding for you DKG may be paid a commission by the premium funder. We may also charge you a fee (or both). The commission that DKG is 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 DKG becomes entitled to the commission.

DKG's commission rates for premium funding are in the range of 0% to 4% of funded premium. When we arrange premium funding for you, you can ask us what commission rates DKG are paid for that funding arrangement compared to the other arrangements that were available to you.

Premium Amortisation Corporation Funding (PAC Funding) ABN 98 076 540 335 is owned 100% by the directors of DKG. SKG does not earn commission on any transactions processed via PAC Funding.

WHAT SHOULD I DO IF I HAVE A COMPLAINT?

1. Contact DKG and tell them about your complaint. DKG will do its best to resolve it quickly.
2. If your complaint is not satisfactorily resolved, DKG will forward your complaint to CGU's internal dispute resolution committee who will then liaise with you regarding your dispute.
3. DKG is a member of the Australian Financial Complaints Authority (AFCA). If your complaint cannot be resolved to your satisfaction by us or CGU, you have the right to refer the matter to 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.

Telephone: 1800 931 678

Website: www.afca.org.au

WHAT ARRANGEMENTS ARE IN PLACE TO COMPENSATE CLIENTS FOR LOSSES?

DKG has a professional indemnity insurance policy (PI Policy) in place.

The PI Policy cover DKG and its 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 covers us for claims relating to the conduct of former representatives/employees who no longer work for us.

This policy satisfies the requirements for compensation arrangements under section 912 B of the Corporations Act.

ANY QUESTIONS?

If you have any further questions about the financial services Rentsure provides, please contact us.

Please retain this document for your reference and any future dealings with Rentsure or DKG.



RENTSURE

ABN 98 059 004 634

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