

Fleetsure Pty Ltd
ABN 78 078 661 220 AFSL 238151
(as agent of the insurer)

Suite 1, Level 18
201 Kent Street
Sydney NSW 2000

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fleetsure.com.au



A 360 Group Company

The commercial and heavy motor fleet specialists

FINANCIAL SERVICES GUIDE

Purpose

This document is the Financial Services Guide (FSG) for Fleetsure Pty Ltd. The purpose of this document is to inform you of the charges or remuneration that may be paid to us for the services we can provide and our internal and external dispute resolution schemes prior to providing you with those services. This information is provided to assist you in determining whether you wish to use the services outlined in this document.

About us

The services covered in this FSG are provided by Fleetsure Pty Ltd.

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Address: Suite 1, Level 18, 201 Kent Street, SYDNEY NSW 2000

Phone: (02) 9299 5777

Fleetsure Pty Ltd ABN 78 078 661 220 AFSL 238151, is an underwriting agency. Under its AFSL, Fleetsure is authorised to issue, apply for, acquire, vary and dispose of general insurance products on its own behalf and on behalf of another person, to retail and wholesale clients.

This insurance is underwritten by QBE Insurance (Australia) Limited ABN 78 003 191 035, AFSL 239545 (QBE/insurer). QBE is a member of the QBE Insurance Group of Companies. QBE Insurance Group Limited ABN 28 008 485 014 is the ultimate parent entity and is listed on the Australian Securities Exchange (ASX:QBE).

Fleetsure has an authority from QBE to arrange, enter into/bind, and administer this insurance for QBE. When issuing this policy, Fleetsure will be acting as an agent of the insurer, and not as your agent.

Remuneration

We receive a commission from The Insurer each time you buy a policy (including renewals) and for some variations to your policy that increase the premium payable. The commission is calculated as a percentage of the base premium (i.e. the premium less stamp duty, GST and other government taxes, charges and levies). If you have been referred to us by a third party, we may pay that party a part of the commission we earn. Any commission we pay to a referrer is at no extra cost to you.

We pay our staff and representatives an annual salary for their services. They may also receive bonuses, rewards or other incentives based on their performance relating to sales of products and other business criteria. From time to time, we may participate in sales incentive schemes and may provide other benefits, such as promotional items, financial assistance for promotion of its products, business-related conferences, study trips or other functions. We may also be eligible to qualify for other benefits, such as awards or hospitality events. These benefits are provided to us at no additional cost to you.

We may also charge an annual policy fee to assist in covering our expenses. The amount we charge depends on the premium payable by you. We may also receive a profit share commission from The Insurer in the future if a particular portfolio of business reaches a certain level of profitability. We may receive a profit share commission from The Insurer for insurance placed by us (or renewed) within each calendar year. If an agreed profit threshold is exceeded (determined according to a formula that takes into account matters, such as premium received, claims and expenses incurred), we may receive an agreed percentage of the excess, (total income minus total outgoing expenses). In the event of a refund for the cancellation or adjustment of a policy, we reserve the right to retain our remuneration.

If you require further details about any of the above remuneration received from The Insurer, please contact us before we provide you with financial services to which this FSG relates.

General Advice Warning (GAW)

It is important that you understand and are happy with the policy (or policies) we and our representatives can offer. We can give you general information to help you decide but do not provide advice about whether the terms are specifically appropriate for your individual objectives, financial situation or needs. You should carefully read the relevant PDS and any other document that forms part of the policy before deciding.

Complaints handling

If your complaint is not satisfactorily resolved by our office, it may be referred to our external disputes service, Australian Financial Complaints Authority (AFCA), a free, independent customer service, for assistance to resolve your issue(s). We will tell you if this is the case or request an extension to continue our investigations. You can also find information about AFCA on its website www.afca.org.au

Australian Financial Complaints Authority (AFCA)

Post: GPO 3, MELBOURNE VIC 3001

Phone: 1800 367 287

Email: info@afca.org.au

Compensation arrangements

We and our employees/representatives are covered under professional indemnity insurance that complies with the requirements of Section 912B of the Corporations Act. Subject to its terms and conditions, this insurance will continue to cover claims in relation to former employees or representatives of Fleetsure Pty Ltd.

Currency

This FSG applies from 5 May 2026 and remains current and valid unless a further FSG is issued to replace it.

Receiving instructions

We are able to receive your instructions by telephone, email, letter and in person.