FINANCIAL SERVICES GUIDE

Company	WIP Group (Australia) Pty Ltd
ACN	147 905 888
ABN	56 104 714 171
AFSL	400598

Date FSG prepared 09/11/2026

The Purpose Of This Guide

This Financial Services Guide (**FSG**) is designed to assist you in deciding whether to use any of our services and contains important information about:

- the services we offer;
- how we and our associates are paid;
- any potential conflicts of interest;
- what to do if you have a complaint; and
- the arrangements we have in place to compensate clients for losses.

In this FSG, unless stated otherwise, the words "we", "our" or "us" are references to WIP Group (Australia) Pty Ltd (**WIP**). "You" and "your" refer to you as the client, or any named insured on a policy for whom you have authority to act on their behalf.

Lack of Independence

We are not independent, impartial or unbiased because we may receive remuneration, commission or other benefits in connection with the insurance products and Financial Services we provide. Further information about how we are paid is set out in the "Our Sources of Income" section of this FSG.

Who Is Responsible For The Financial Services Provided

WIP Group (Australia) Pty Ltd ACN 147 905 888 ABN 56 104 714 171, holds a current Australian Financial Services Licence (No: 400598). We are authorised to advise and deal in both general insurance products and life risk insurance products, and to provide claims handling and settling services, for retail and wholesale clients.

We are responsible for the Financial Services provided to you, or through you to your family members, including the content and distribution of this FSG, our contact details are at the end of this document.

Who We Act For

We generally act for you when arranging insurance as your broker. In some circumstances, we may act on behalf of an insurer under a binder, agency or delegated authority, including when arranging cover or providing claims handling services. Where we act for an insurer rather than for you, we will tell you.

How To Contact Us

You can contact us by phone, in writing, by mail, fax, email or visiting our website. Our details are included at the end of this FSG.

Our Services

We offer a range of services to assist you to protect and guard against unexpected liabilities including:

- reviewing and advising on your insurance needs;
- identifying risk factors to help avoid claims;
- seeking competitive premium quotations;
- arranging and renewing insurance contracts on your behalf;
- assisting with insurance claims; and
- arranging premium funding if required.

Our Products

We provide primarily accident and health insurance products in the general insurance market.

Retail Client Information, our Advice and Product Disclosure Statement (PDS)

For the purposes of the Corporations Act 2001, Retail Clients include individuals and certain small businesses purchasing sickness and accident insurance. This generally includes manufacturing businesses employing fewer than 100 people and other businesses employing fewer than 20 people.

Typically, we only provide General Advice to Retail Clients. General Advice does not take into account any of your personal objectives, financial situation or needs. You should consider the appropriateness of this advice before you make a decision about whether to acquire a policy. We will provide you with a General Advice warning (**GAW**) in such cases.

If we provide Personal Advice, that is, advice that takes into account your particular circumstances, we will give you a Statement of Advice (**SOA**) that sets out the advice provided as well as the basis on which the advice is made, and our remuneration should you purchase the product.

We will also provide you with the Product Disclosure Statement (**PDS**), which contains important information about the features, benefits and risks of the policy. You should read the PDS to ensure the product is appropriate for you and to assist you to make an informed decision about purchasing that product.

Privacy and your Personal Information

We are committed to protecting your privacy and comply with the Privacy Act 1988 (Cth) and the Australian Privacy Principles. We collect, use and disclose personal information for the purposes of arranging, administering and managing insurance and related services in accordance with our Privacy Policy. Further information regarding our Privacy Policy is available upon request or via our website. www.wip.com.au.

Our Sources Of Income

We have the following sources of income.

When we place insurance for you, we usually receive payment from the insurer. The amount payable varies between 0% to 32% of the base premium you pay (excluding taxes and charges). This is known as the commission.

We may receive further commissions from our insurers based on a level of insurer profit, less various expenses. This type of commission is not guaranteed and does not influence where we place the business.

In some instances, we may charge an Administration or Broker Fee for the cost of services that are not covered by the commissions received from insurers. All fees payable for our services will be advised to you at the time of providing the advice or service.

We may receive commissions from others when, with your consent, we refer you to them for services or advice outside of our expertise. The amount we receive may range from 0% to 50% of the commission earned by a third-party provider.

Any premiums received from you are held in our trust account. We retain the commission and remit the balance in accordance with the credit arrangements with the insurer. We will earn interest on the premium whilst in our trust account and this interest will be retained by us.

Where a policy is cancelled before the period of insurance has ended, we will usually retain the commission on any return premium involved.

Premium Funding

Premium funding enables you to pay your premiums in instalments. It is a separate legally binding contract and will include an interest charge. We can arrange premium funding if you require it. If we arrange premium funding for you, we may be paid a commission by the premium funder, ranging from 0% to 2.5% based on the total amount funded. We will tell you the basis and amount of any such payment if you ask us.

How Our Representatives Are Paid

Our representatives who assist you with your insurance needs are paid a market salary and may receive bonuses based on the overall performance of our business. These bonuses are not directly linked to the sale of Financial Services.

We may pay commissions or benefits to others who refer you to us. If we do, we will pay this to those people out of our commission or fees (not in addition to those amounts), in the range of 0% to 20% of our commission or fees.

Compensation

We maintain professional indemnity insurance that satisfies the compensation arrangement requirements under section 912B of the Corporations Act 2001. This insurance covers the Financial Services we provide and, subject to the terms of the policy, certain services provided by former representatives and employees.

Our relationships and Conflicts Of Interest

As a business we have relationships with and receive income from various third parties as detailed in this FSG. To ensure that any conflicts arising from such relationships or income do not impair the level of advice and service that we provide to you we have implemented a Conflicts of Interest Policy.

Our approach to receiving income and other benefits from third parties is to ensure that these arrangements do not improperly influence the products or services we offer you.

Complaints And Disputes

We will always do our best to provide you with the highest level of service, if you have any concerns about our conduct, your policy or the way your claim is being/or has been handled, please contact our office. Our staff are appropriately authorised to deal with your concerns.

If your concerns cannot be resolved to your satisfaction immediately, your complaint will be referred to our Complaints Officer for review, regardless of how you contacted us.

E complaints@wipgroup.com.au / T 1300 547 966 / P Locked Bag 3111, Rhodes NSW 2138

We or the relevant insurer aim to acknowledge receipt of your complaint within 1 business day and will advise the name and contact details of the employee assigned to liaise with you. Additionally, these parties will respond with a resolution to your complaint in writing within 30 calendar days of first being notified of the complaint, provided they have all the necessary information and have completed any necessary investigations. You will be kept informed of the progress no less than every 10 business days unless it is resolved earlier.

We are also members of the Australian Financial Complaints Authority (**AFCA**) a free and independent consumer service. If your complaint is not resolved satisfactorily by us, you have the right to refer the matter to them. Further information is available from our office or by contacting the AFCA at:

P - Australian Financial Complaints Authority, GPO Box 3, Melbourne, VIC 3001
T 1800 931 678 / E info@afca.org.au or visit www.afca.org.au.

General Insurance Code Of Practice

Where an insurer is a subscriber to the General Insurance Code of Practice (**the Code**), the Code applies to the insurance services covered by it. The Code sets standards for the insurance industry, including in relation to buying insurance, claims, financial hardship and complaints. For further information, visit www.codeofpractice.com.au.

Consent to Provide Information Electronically

Where possible, we provide correspondence and documents, including invoices, renewal invitations, FSGs and PDSs, electronically. If you have provided us with your email address, we will generally use that address to communicate with you and provide documents electronically. If you do not wish to receive correspondence electronically, please let us know. Please also ensure your email and mailing address details are kept up to date.

When Does This FSG Apply From

This FSG was prepared on 9 November 2026 and remains valid until a new FSG is issued to replace it. Please retain this document for your reference and any future dealings with us.

Contact Details

If you have any further questions about the Financial Services, we provide please contact us.

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