Financial Services Guide

Prepared in accordance with the Corporations Act 2001 (Cth), Division 2 of Part 7.7

Version 19: 01/10/2026

1. Purpose of this Financial Services Guide

This Financial Services Guide (FSG) is required by sections 941A and 941B of the Corporations Act 2001 (Cth) (the Act). It has been prepared to assist you in deciding whether to use the financial services we offer.

This FSG sets out:

- who we are and how to contact us;
- the financial services and products we are authorised to provide;
- how we are remunerated for providing those services;
- how we handle any conflicts of interest that may affect the advice we give you;
- how we handle your personal information; and
- how you can access our complaints and dispute resolution processes.

This FSG applies to retail clients as defined by sections 761G and 761GA of the Act. If you are a wholesale client, some of these protections may not apply; however, we provide the same high standard of service to all clients.

> *Important: This FSG should be read in conjunction with any Statement of Advice (SOA) and/or Product Disclosure Statement (PDS) we provide to you. These documents contain important information about any financial product we recommend.*

2. About R & M Insurance Brokers

R & M Insurance Brokers Pty Ltd (R & M, we, us, our) is an Australian financial services licensee. Our contact details and licence particulars are set out below.

Entity Name	R & M Insurance Brokers Pty Ltd
ABN	66 078 702 977
AFS Licence Number	239233
Telephone	02 4962 4888
Email	enquiries@rminsurancebrokers.com.au
Postal Address	PO Box 2125, Dangar NSW 2309
Website	rminsurancebrokers.com.au

We act as an insurance broker. In that capacity, we act on your behalf — not on behalf of any insurer — when arranging, placing, and managing your insurance.

3. Authorised Financial Services

R & M Insurance Brokers is authorised under AFS Licence 239233 to provide the following financial services business to:

A. provide financial product advice for the following classes of financial products:
   (i) general insurance products; and

B. deal in a financial product by:
   (i) issuing, applying for, acquiring, varying or disposing of a financial product in respect of the following classes of financial products:
      (a) general insurance products; and
   (ii) applying for, acquiring, varying or disposing of a financial product on behalf of another person in respect of the following classes of financial products;
      (a) general insurance products;

   to retail and wholesale clients.

> *We do not provide advice on, or deal in, life insurance, superannuation, managed investments, or any other financial product outside the general insurance classes listed above.*

4. Our Advisers

Advice may be provided by one of the following qualified representatives:

Adviser	Qualifications
Jared Gilkison	ANZIIF (SNR Assoc)
Greg Gilkison	ANZIIF (SNR Assoc)
Angie Stewart	ANZIIF (Assoc)
Kelly Stevenson	ASIC Tier 1 Insurance Broking
Shahidul Akhtar	QCF
Ting Yu	ASIC Tier 1 Insurance Broking

5. How We Act for You

When we provide you with financial product advice or arrange insurance on your behalf, we act as your agent — not as an agent of any insurer. Our duty is to you.

Our advice is based on information you provide to us about your circumstances, needs, and objectives. It is important that the information you give us is accurate, complete, and up to date. If you provide inaccurate or incomplete information, the advice we give may not be appropriate for your situation, and we will not be liable for any resulting loss.

Before providing personal advice, we are required under the Act to:

- identify your relevant circumstances, needs, and objectives;
- consider your financial situation where relevant; and
- only recommend products that are appropriate given that information.

Where we provide personal advice, we will give you a Statement of Advice (SOA). The SOA will set out the advice, the basis for it, and information about any remuneration or associations that may have influenced the advice.

Where we recommend a financial product, we will provide a Product Disclosure Statement (PDS) or equivalent disclosure document so you can make an informed decision about whether to acquire that product.

Conflicts of Interest

We are committed to managing conflicts of interest in a way that ensures our advice always places your interests first. We do not have any financial arrangements with insurers that would compromise our ability to act in your best interests.

If a conflict of interest arises in relation to specific advice or a specific transaction, we will disclose it to you in writing before providing that advice or completing that transaction.

6. Giving Us Instructions

You can give us instructions by any of the following means:

- Telephone: 02 4962 4888
- Email: enquiries@rminsurancebrokers.com.au
- In person at our office
- Post: PO Box 2125, Dangar NSW 2309

Where instructions are received other than in person, we will acknowledge receipt within 5 business days.

7. Remuneration

R & M Insurance Brokers is remunerated by a combination of brokerage commissions and broker fees. Where relevant, we may also receive other benefits as described below.

Commission

When we arrange an insurance policy on your behalf, we may receive a commission (brokerage) from the insurer. Commission is calculated as a percentage of the base premium, exclusive of GST, stamp duty, and any Emergency Services Levy. The commission rate typically ranges from 0% to 30% depending on the insurer, product type, and our arrangements with that insurer.

Commission received enables us to research the market on your behalf, negotiate terms, arrange the placement of your insurance, and administer your policies on an ongoing basis.

Broker Fee

We may charge a broker fee for arranging, renewing, or amending your insurance. Broker fees generally range from $0 to $1,000 per policy (or higher for complex risks) depending on the type and complexity of the insurance arranged.

Broker fees enable us to provide prompt claims support, maintain accurate records of your insurance and respond to your enquiries throughout the policy period.

Cancellation and Refund of Premium

If your policy is cancelled or adjusted and a refund of premium is due from the insurer, we will pass that refund on to you. Any brokerage and broker fee earned in connection with the original placement will be retained by us.

Premium Funding

Rather than paying your full premium in a single amount, you may choose to use a premium funding arrangement. This allows you to pay your premium by way of regular monthly instalments, typically by direct debit from a nominated bank account. If you elect to use premium funding, we may receive a commission from the premium funder based on the amount financed.

Credit Card Surcharge

From 1 October 2026, card payment surcharges will no longer apply to payments made using Visa, Mastercard, Amex or eftpos, following changes to the Australian card payment rules. Costs of accepting card payments are not separately charged to clients.

> *You are entitled to request particulars of the remuneration we receive in connection with your policy. Such a request should be made in writing, and we will respond within a reasonable time.*

8. Professional Indemnity Insurance

R & M Insurance Brokers holds professional indemnity (PI) insurance that satisfies the requirements of section 912B of the Corporations Act 2001 (Cth) and the ASIC Regulatory Guide 126. Our PI insurance covers claims arising from acts, errors, or omissions by us and our representatives, including claims that arise after a representative has left our business.

9. Privacy and Your Personal Information

We are committed to protecting your privacy. We collect, use, and disclose personal information in accordance with the Privacy Act 1988 (Cth) and the Australian Privacy Principles.

The personal information we collect is used for the purposes of:

- assessing your insurance needs and providing appropriate advice;
- arranging, placing, and managing your insurance policies;
- administering and processing claims;
- complying with our legal and regulatory obligations; and
- communicating with you about your policies and our services.

We may disclose your personal information to:

- insurers, underwriters, and reinsurers in connection with placing or managing your insurance;
- premium funders where you elect a funding arrangement;
- loss adjusters, assessors, and investigators in connection with claims;
- regulatory bodies as required by law; and
- other third parties with your consent or as permitted by law.

We do not sell your personal information to third parties for marketing purposes. Our full Privacy Policy sets out how you may access and correct personal information we hold about you, and how to lodge a privacy complaint. A copy of our Privacy Policy is available at rminsurancebrokers.com.au or on request by contacting our office.

10. Complaints and Dispute Resolution

We take complaints seriously. If you have a concern about any aspect of our services, please contact us in the first instance using the details in Section 2. We will acknowledge your complaint promptly and work to resolve it within 5 business days.

Internal Dispute Resolution

We have in place an internal dispute resolution process. If you have a complaint, please contact our office in the first instance where we will attempt to resolve your complaint within 5 days. If the complaint is not resolved to your satisfaction, you may refer the matter to the Australian Financial Complaints Authority (AFCA).

External Dispute Resolution — AFCA

R & M Insurance Brokers is a member of the Australian Financial Complaints Authority (AFCA), an ASIC-approved external dispute resolution scheme. Our AFCA membership number is 14111. AFCA provides a free, independent service for consumers and small businesses. They can be contacted on:

- Telephone: 1800 931 678 (free call)
- Email: info@afca.org.au
- Website: afca.org.au
- Post: GPO Box 3, Melbourne VIC 3001

11. Other Relevant Information

Updating this FSG

This FSG is current as at the version date shown on the cover page. We may update this FSG from time to time. The current version is available on our website or on request. Where a change to the FSG is materially adverse to you, we will reissue the FSG.

Electronic Communication

Where you have agreed to receive documents electronically, we may provide this FSG, SOAs, PDSs, and other disclosure documents to you via email or through our online portal. You may withdraw your consent to electronic communication at any time by contacting our office.