

Financial Services Guide (FSG)

The financial services referred to in this FSG are offered by ASTIA Australia Pty Ltd (ABN 44 618 934 393, Authorised Representative No.: 1294261) (**ASTIA**). This should be read in conjunction with and in addition to your combined Financial Services Guide and Product Disclosure Statement for your Pet Insurance Australia policy.

The contact details for ASTIA are:

Street address: Level 1, 120 Chalmers Street, Surry Hills NSW 2010
Postal address: Level 1, 120 Chalmers Street, Surry Hills NSW 2010
Phone: (02) 8379 7834
Website: <https://astia.com.au>
Email: info@astia.com.au

All references to “we”, “us or “our” are references to ASTIA unless specified otherwise.

ASTIA is the Authorised Representative (Authorised Representative No.: 1294261) of PetSure (Australia) Pty Ltd (ABN 95 075 949 923, AFSL 420183) (**PetSure**). PetSure holds a current Australian Financial Services Licence (420183) and is responsible for the financial services that we provide to you. PetSure is the insurer and issuer of your Pet Insurance Australia policy.

The contact details for PetSure are:

Street address: Level 1, 465 Victoria Avenue, Chatswood, NSW 2067
Postal address: Locked Bag 9021, Castle Hill, NSW 1765
Phone: (02) 9842 4800
Website: www.petsure.com.au

Purpose and content of the FSG

This FSG provides you with information about the financial services we provide (to help you decide whether or not to use those services) as well as information on how we are remunerated in relation to the services, how we deal with complaints and how we can be contacted.

This FSG applies from 8 May 2023 and remains valid unless replaced by a subsequently issued FSG.

Who is responsible for the financial services provided?

PetSure is an Australian Financial Services licensee (No. 420183) and is responsible for the financial services that we provide to you. We are responsible for the content and distribution of this FSG.

ASTIA is authorised pursuant to PetSure’s AFSL (No. 420183) to provide general financial product advice in respect of Pet Insurance Australia policies, and to arrange but not issue cover in respect of Pet Insurance Australia policies.

Who do we act for?

PetSure is the insurer and issuer of the Pet Insurance Australia policies. PetSure does not provide personal advice and does not act on your behalf. Any financial services provided by ASTIA in accordance with this FSG will only relate to products issued by PetSure.

ASTIA is an authorised representative of PetSure. In doing so, ASTIA acts on behalf of PetSure and not on your behalf and does not provide personal advice.

What kinds of financial services are we authorised to provide and what kinds of financial products do those services relate to?

PetSure is authorised to provide general advice and deal, as well as provide claims handling and settling services, in relation to all general insurance products.

ASTIA is authorised pursuant to PetSure's AFSL (No. 420183) to provide general financial product advice in respect of Pet Insurance Australia policies, and to arrange for information to be collected from you but not issue cover in respect of Pet Insurance Australia policies.

Important information you should know

We will not consider whether the product is appropriate for your personal objectives, financial situation or needs as we do not provide such services to you. Any information provided in relation to this product is of a general nature only and is not based on a consideration of your personal needs, objectives or financial situation. Therefore, you need to consider the appropriateness of any information given to you, having regard to your personal circumstances before accessing the cover provided under the policy.

If you are issued a pet insurance policy as a result of our financial services, you will be issued with a Combined Financial Services Guide and Product Disclosure Statement (**Policy Booklet**). You need to read the applicable Policy Booklet including the Policy Terms and Conditions to determine if the product is right for you. The Policy Booklet contains information on the relevant risks, benefits and significant characteristics of the product and is aimed to assist you in making an informed decision about whether to buy it or not. If you require personal advice, you need to obtain the services of a suitably qualified adviser.

This FSG only applies to the financial services that we are authorised to provide to you. You should read this FSG in conjunction with the Policy Booklet for information on the financial services that other entities provide in respect of Pet Insurance Australia policies.

How each party is paid for its services

When you purchase a Pet Insurance Australia policy, you pay the premium to PetSure for the product.

PetSure does not remunerate ASTIA and does not pay ASTIA a commission for promoting Pet Insurance Australia policies or for each policy sold.

Pet Insurance Australia Pty Ltd (ABN 85 113 507 850) will pay ASTIA on a time basis for the costs associated with providing the services, including for set-up and operational costs, telecommunication charges and the costs associated with training and engaging call centre consultants. ASTIA consultants are paid by ASTIA on an annual salary. The payments to ASTIA and its consultants are not additional charges to you and are not in addition to the total premium you pay.

You may request particulars about the above remuneration or other benefits from the relevant entity providing the relevant financial service; however, the request must be made within a reasonable time after you have been given this document and before the relevant financial service has been provided to you by them. The contact details for PetSure and ASTIA are set out in the beginning of this FSG.

Compensation Arrangements

The *Corporations Act 2001* (Cth) requires Australian Financial Services licensees to have arrangements for compensating retail clients for losses they suffer as a result of a breach by the licensee or its representatives of Chapter 7 of that Act, unless an exemption applies.

As an insurer, PetSure is exempt from this requirement because it is an insurance company supervised by the Australian Prudential Regulation Authority (APRA) and is subject to the prudential requirements under insurance legislation regulated by APRA.

In accordance with section 912B of the Corporations Act, ASTIA has professional indemnity insurance in place which extends to claims in relation to it acting as an authorised representative of PetSure and if its employees or representatives, past or present, are negligent in providing financial services on behalf of PetSure.

Conflicts of interest

We take any potential and actual conflicts of interest seriously and have a conflict of interest policy. Conflicts of interest are circumstances where some or all of your interests are or may be inconsistent with or diverge from some or all of our interests.

We manage conflicts of interest through adequate controls, disclosure, and avoidance. We also provide training to our employees to identify conflicts of interest and encourage the early reporting of potential conflicts of interests.

Instructions

You can contact us to give instructions by post, phone or email on the contact numbers and details set out in the beginning of this FSG.

Your Privacy

We are subject to the Australian Privacy Principles under the *Privacy Act 1988* (Cth).

If you apply for an insurance product via ASTIA, we will collect information that is reasonably necessary to offer you the products and services, or otherwise as permitted by law. Such purposes include responding to your enquiries, providing you with assistance, processing applications for insurance, providing you with a quote and issuing policies. We will share this information with PetSure in order for PetSure to perform its administration of pet insurance policies.

You can request details of the information we hold about you at any time.

If you wish to gain access to your personal information (including correcting or updating it), have a complaint about a breach of your privacy or have any other query relating to privacy, please contact the privacy officer at:

Phone:	(02) 8379 7834
Email:	info@astia.com.au
Mail:	Level 1, 120 Chalmers Street, Surry Hills NSW 2010

For the full privacy statement, including how PetSure and ASTIA may use or collect your information, please refer to the applicable PDS.

You can access the privacy policies of any entities referred to in this FSG at:

ASTIA	https://astia.com.au/privacy-policy
PetSure	www.petsure.com.au

How are Complaints resolved?

If you have a complaint

We hope that you never have reason to complain, but if you do we will do our best to work with you to resolve it. Our complaints resolution process has three steps.

1 – Immediate Response

Usually when you have a concern, we can resolve it immediately on the phone. If we can't immediately resolve your concern, we will treat it as a complaint and take steps to resolve your complaint as soon as possible. We will acknowledge your complaint within one business day of receiving it.

Please contact us using one of the following means:

Phone: +61 (02) 9842 4800 (9am — 5pm AEST, Monday — Friday)

Writing: Customer Service Complaints, Locked Bag 9021 Castle Hill NSW 1765

Please supply your policy number to enable the complaint or enquiry to be dealt with promptly. Your complaint or enquiry will be dealt with by someone with appropriate authority.

2 – Internal Dispute Resolution

If we haven't resolved your complaint to your satisfaction, at your request (refer to contact details provided for '1 – Immediate Response'), we will escalate your complaint for review by our Internal Dispute Resolution team. All escalated complaints will be acknowledged within one business days of being escalated. The Internal Dispute Resolution team will review your matter and any supporting evidence. After full consideration of the complaint a written final response will be provided that will outline the decision reached and the reasons for the decision.

3 – External Dispute Resolution

In the event that your complaint is not resolved to your satisfaction, or a final written response has not been provided within 30 days, you can refer your complaint to the Australian Financial Complaints Authority (AFCA), provided your complaint is within the scope of the AFCA Rules.

AFCA is an independent dispute resolution service provided free of charge.

You may contact AFCA at:

Australian Financial Complaints Authority (AFCA)

Mail: GPO Box 3, Melbourne VIC 3001

Phone: 1800 931 678

Website: www.afca.org.au

Email: info@afca.org.au

More information

If you have any further questions in regards to the services or products provided, please contact ASTIA on (02) 8379 7834.

Authorised for issue

This FSG was prepared by PetSure on 8 May 2023 (as it relates to the financial services provided by ASTIA as PetSure's authorised representative) and PetSure has authorised the distribution of this FSG by ASTIA.

This FSG applies from 8 May 2023 and remains valid unless replaced by a subsequently issued FSG.