

Financial Services Guide

Marlin Insurance Solutions Pty Ltd (Marlin) (ABN 29 162 902 678 | Australian Financial Services Licence (AFSL) 496025) is part of Howden Group Holdings Limited (Howden).

What information is in this Financial Services Guide (FSG)?

This FSG sets out our services and responsibilities. It is designed to assist you in deciding whether to use any of those services and contains important information about:

- how we and our associates are paid.
- any potential conflicts of interest we may have.
- our internal and external dispute resolution procedures and how you can access them.
- arrangements we have in place to compensate clients for losses.

Who provides the services described in this FSG?

Marlin Insurance Solutions Pty Ltd (ABN 29 162 902 678 | AFSL 496025).

Lack of independence

Why we are not independent, impartial, or unbiased in relation to the provision of personal advice and the impact of this on you.

We are not independent, impartial, or unbiased pursuant to section 923A of the *Corporations Act 2001* (Cth) because:

- We may receive remuneration, commission, gifts or other benefits when we provide personal advice to you in relation to insurance products and other financial products; and/or
- We may have associations or relationships with issuers of insurance products and other financial products.

Further information about these benefits and relationships is set out in this Financial Services Guide.

If you have any questions about this information, please ask us.

From when does this FSG apply?

This FSG applies from 27/10/2025 and remains valid unless another FSG is issued to replace it.

How can you instruct us?

You can give us your instructions in writing, by telephone or in person at the contact details in this FSG.

Who is responsible for our financial services?

Marlin is responsible for the financial services it provides to you, or to your family members, and the distribution and content of this FSG. The contact details for Marlin are set out at the end of this FSG.

Who do we act for?

We usually act on your behalf and in your interests in all matters, however, where we have negotiated facilities such as binding or agency agreements for the benefit of our clients, we may act as an agent of the insurer and not for you. We will tell you when we act under a binder or agency to arrange your insurance, advise you about your insurance needs, or manage claims on behalf of the insurer.

What financial services are you authorised to provide to me?

As your insurance broker, Marlin is authorised under its AFSL, to provide financial product advice about General Insurance products. We are also authorised to issue, acquire, apply for, vary and dispose of these products. In doing so, we can act for both retail and wholesale clients. In most of these cases, we act as your broker.

However, in some instances, we act as an agent of the insurer under a 'binder'. This allows us to ensure the insurer is 'bound' to provide you with the insurance cover. We represent the insurer and thus act for them and not for you. We will tell you when we act under a binder or agency at the time, we arrange your insurance or advise you about your insurance needs.

What is a Retail Client and do you provide personal advice?

A Retail Client is an individual, a manufacturing business employing less than 100 people or any other business employing less than 20 people and when purchasing the following types of insurance cover: motor vehicle, home building, home contents, personal and domestic property, sickness/accident, travel, consumer credit and other classes as prescribed by regulations. Some of the information in this FSG only applies to Retail Clients and it is important that you understand if you are covered by the additional protection provided.

We only provide General Advice to our Retail Clients. General Advice does not take into account your particular needs and requirements and you should consider the appropriateness of any advice to your circumstances prior to acting upon it. We will provide you with a General Advice Warning in such cases. If we offer to arrange the issue of an insurance policy to you, we will also provide you with a PDS which will contain information about the particular policy to enable you to make an informed decision about purchasing that policy.

What information do you maintain in my file and can I examine my file?

We may maintain a record of your profile, including:

- details of insurance policies and services that we arrange for you;
- any recommendations or advice provided to you;
- all applicable versions of our FSG or PDS that we have provided to you for the period required by law.

For details on how you can access your file as well as details of the management of your personal information, please refer to our privacy policy located at www.howdengroup.com/au-en/privacy-policy.

How will I pay for the services provided?

Payment for services we provide to you are payable directly to us. For an insurance product, the Insurer will charge a premium which includes any relevant taxes, charges and levies and we will also charge you a fee. If you are paying by credit card there may be an additional cost.

All of this as well as other payment methods and timeframes to pay are shown on the invoice we will provide to you.

When you pay us your premium it will be banked into our trust account. We will retain the commission (if applicable) from the premiums you pay us and remit the balance to the Insurer in accordance with our arrangements.

How are any commissions, fees or other benefits calculated for providing the financial services?

We earn between 0% and 35% of the base premium you pay. We also charge you a fee for our services.

We receive 100% of the income generated by our clients. If there is a refund of premium owed to you because of an alteration or cancellation of a policy we will retain any fee or commission previously earned.

We do not often pay any commissions, fees or benefits to others who refer you to us or refer us to an insurer. If we do, we will pay commissions to those people out of our commission or fees (not in addition to those amounts).

Our employees that will assist you with your insurance needs will be paid a market salary. If we arrange premium funding for you, we may receive a commission from the premium funder between 0.1% to 3% of the funded premium, and we may also charge a fee.

During the course of our business we may receive non-monetary remuneration from insurers, underwriters or third parties. This may include but is not limited to; access to technology platforms and I.T. support, education and training, event sponsorship, and marketing assistance. We will not accept any non-monetary remuneration where doing so could reasonably be expected to influence the advice we provide to you.

Do we have any associations or relationships which might reasonably be expected to influence us?

We have established schemes for certain industries which are underwritten by specific insurers for which we earn a commission. From time to time, we may appoint distributors to distribute this product on our behalf. If you would like more information about this, please contact us.

Referrers

In cases where you were referred to us by someone else, we will tell you if we pay them a fee or commission in relation to that referral.

Insurers & Premium Funders

We may place your insurance with SALT Marine Risks Pty Limited which is a company owned by Howden Insurance Group. Any placement will be at arm's-length terms.

We have an obligation to act in our clients' best interests. SALT Marine Risks Pty Limited acts for insurers.

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

Our commission rates for premium funding are in the range of 0.1% to 3% of funded premium. When we arrange premium funding for you, you can ask us what commission rates we are paid for that funding arrangement compared to the other arrangements that were available to you.

What should I do if I have a complaint?

1. Contact us and tell us about your complaint. We will do our best to resolve it quickly.
2. If your complaint is not satisfactorily resolved within 15 days, please contact our Complaints Officer at the contact details noted at the end of this FSG. We will try and resolve your complaint quickly and fairly and no later than 30 days from when you lodged your complaint.
3. Marlin is a member of the Australian Financial Complaints Authority (AFCA). If your complaint cannot be resolved to your satisfaction by us, you have the right to refer the matter to the AFCA. The AFCA can be contacted at:
Australian Financial Complaints Authority

GPO Box 3, Melbourne, VIC, 3001
Ph - 1800 931 678
Email - info@afca.org.au
Website - www.afca.org.au

What arrangements do we have in place to compensate clients for losses?

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

This PI policy covers us and our employees for claims made against us and our employees by clients as a result of the conduct of us or our employees in the provision of financial services. Our PI policy covers us for claims relating to the conduct of employees who no longer work for us. This policy satisfies the requirements for compensation arrangements under section 912B of the *Corporations Act 2001* (Cth).

Any questions?

For more information, please see our website – www.howdeninsurance.com.au

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

Address: Level 23, 20 Bond Street, Sydney, NSW, 2000
Telephone: 1300 904 503
Email: info.aus@howdengroup.com