Financial Services Guide

The financial services referred to in this financial services guide (FSG) are offered by:
Simplex Insurance Solutions Pty Ltd, ABN [illegible]

72 Main Street, Ballarat, Victoria 3350.
Ph: [illegible]
Fax: [illegible]
info@simplexinsurance.com.au

This FSG sets out the services that we can offer you. It is designed to assist you in deciding whether to use any of these services and contains important information about:

- the services we offer you.
- how we and others are paid.
- any potential conflict 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.

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, Simplex Insurance Solutions Pty Ltd, are not independent, impartial, or unbiased pursuant to section 923A of the Corporation Act 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.
- 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.

Further information when personal advice is given

We will provide you with further information whenever we provide you with advice which takes into account your objectives, financial situation and needs. This information may include the advice that we have given you, the basis of the advice and other information on our remuneration and any relevant associations or interests. This information may be contained in a statement of advice (**SOA**). When you ask us to recommend an insurance policy for you, we will usually only consider the policies offered by the insurers or insurance providers that we deal with regularly. In giving you advice about the costs and terms of recommended policies we have not compared those policies to other policies available, other than from those insurers we deal with regularly.

Product Disclosure Statement (PDS)

If we offer to arrange the issue of an insurance policy to you, we will also provide you with, or pass on to you, a Product Disclosure Statement (**PDS**), unless you already have an up to date PDS. The PDS will contain information about the particular policy which will enable you to make an informed decision about purchasing the product.

From when does this FSG apply?	This FSG applies from 30/04/2023 and remains valid unless a further FSG is issued to replace it. We may give you a supplementary FSG. It will not replace this FSG but will cover services not covered by this FSG.
How can I instruct you?	You can contact us to give us instructions by post, phone, fax or email on the contact number or details mentioned on page 1 of this FSG.
Who is responsible for the financial services provided?	Simplex Insurance Solutions Pty Ltd is responsible for the financial services that will be provided to you, or through you to your family members, including the distribution of this FSG. **Simplex Insurance Solutions Pty Ltd** holds a current Australian Financial Services Licence no 384163. The contact details for Simplex Insurance Solutions Pty Ltd are on the front of this FSG.
What kinds of financial services are you authorised to provide to me and what kinds of financial products is the these services relate to?	Simplex Insurance Solutions Pty Ltd is authorised to advise and deal in and issue general insurance products to wholesale and/or retail clients. We will do this for you as your broker unless we tell you otherwise. Sometimes we will act under a binder or agency from the insurer. When we act under a binder or agency we will be acting as the agent of the insurer. This means that we represent and act for the insurer, not for you. We will tell you when we act under a binder or agency to arrange your insurance or advise you about your insurance needs.