

Financial Services Guide

This Financial Services Guide (FSG) is issued by I Broker Pty Ltd (ABN 33 115 685 302) who holds an Australian Financial Services License No 299814 with the Australian Securities and Investments Commission (ASIC).

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 you
- How we and our associates are paid
- Any potential conflict of interest we may have
- What to do in the event of a complaint

Responsibility for services provided

We hold a current Australian Financial Services License to provide general insurance broking services. We are authorised to advise and deal in the full spectrum of general insurance products.

We are responsible for the financial services provided to you, or through you to your family members, including the distribution of this FSG.

In order to be granted and then retain our License we are required to meet stringent guidelines in areas such as: staff training, organisational competence, management expertise, financial control and compliance disciplines.

We have an ongoing requirement to maintain and enhance our professionalism to ensure that you receive fair and honest Financial Services from us.

Who do we act for

We usually act on your behalf and in your interests in all matters. In some situations, it may be more appropriate for us to access insurance arrangements or manage claims where we act as the agent of the insurer. If and when this situation arises we will clearly explain and highlight this to you.

Our services

We can provide *you* with information, general and factual advice about IT and electronic equipment insurance and can arrange an insurance policy which will provide cover for *your* IT and electronic equipment. Alternatively *you* can obtain insurance from an insurance company of *your* own choice.

We do not take into account, when providing general and factual advice about IT and electronic equipment insurance, *your* personal circumstances, needs nor objectives. *You* should consider the advice in light of *your* personal circumstances, and/or seek independent professional advice from a qualified advisor.

Personal information

The Federal Privacy Act 2000 sets out the standards for the collection and management of personal information. With your consent, we will only use your personal information in relation to general insurance services. Further information on this is available upon request.

Our sources of income

When placing your insurance we may receive a percentage of the commission earned by the Wholesale Insurance Broker from the insurer. We may also receive a percentage of the Underwriting Levy charged by the Wholesale Insurance Broker.

We may or may not charge you a fee for our services. If we do charge a fee the amount will be detailed on your invoice and is non-refundable if the insurance policy is canceled at anytime, except within the first fourteen (14) days from inception.

We retain the interest on premiums received from you that are held in our trust account prior to paying your insurer.

Cooling off provisions

All retail products are subject to a 14 day 'cooling off period'. This means that if you are not happy with the product, you have 14 days to withdraw from the contract at no cost to you.

Complaints

Clients who are not fully satisfied with our services should contact our complaints officer. We are also members of the Financial Ombudsman Service (FOS), a free consumer service.

We also adopt the Insurance Brokers Code of Practice. Further information is available from our office, or contact FOS directly on 1300 780 808 or visit www.fos.org.au

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 Conflict of Interest Policy.

Our formal documented approach to receiving income and other benefits from third parties is that we will ensure that you receive the most appropriate product or service that we have access to, whilst being mindful that as a business we must receive an adequate income to provide the services and facilities that you would expect from a professional insurance broker.

We will separately and specifically disclose any conflict situations where we believe that the conflict is potentially impairing our advice or service to you.

When does this FSG apply from

This FSG was prepared on the 26th of November 2009.