

This Financial Services Guide is designed to help you decide on whether you wish to purchase general insurance cover from HBF Insurance Pty Ltd ('HBF'). Before you choose to insure with HBF it is important that you understand who we are, the kinds of services we are authorised to provide to you, the policies available, and the extent of the cover offered. This Financial Services Guide contains information about the amounts that may be paid to HBF in connection with the policies. This Financial Services Guide will also make you aware of the action you can take if you are not satisfied with your dealings with us.

In addition to this Financial Services Guide, you may be provided with a Policy Wording and Product Disclosure Statement ('PDS') where an HBF policy has been recommended to you by an HBF employee. The PDS and Policy document sets out information about the Policy (including the Policy terms) to assist you to make a decision as to whether to acquire the Policy.

HBF INSURANCE PTY LTD

HBF Insurance Pty Ltd is the holder of an Australian Financial Services Licence issued by the Australian Securities and Investments Commission ('ASIC'). This Australian Financial Services Licence authorises HBF to provide advice on, arrange and issue contracts of general insurance in Australia. Our licence number is 229190.

HBF acts on its own behalf. HBF's general insurance products include:

- Home insurance;
- Car insurance;
- Travel insurance;
- Boat insurance.

PREMIUMS, REMUNERATIONS AND COMMISSION

You may choose to purchase any HBF general insurance policy directly from HBF at any Service Centre or by calling us on 133 423 or via our website hbf.com.au. Premiums are calculated based on the level and type of cover chosen by you and your individual circumstances. All amounts paid by way of premium are paid to HBF without deduction. HBF employees are paid a salary and do not receive commissions from the sale of any HBF policy. From time to time they may receive a bonus which is unlikely to exceed 2% of their salary. These bonuses are based on overall performance and are not charged to you.

PROFESSIONAL INDEMNITY INSURANCE

In accordance with the requirements of ASIC Regulatory Guide 126, we confirm that we have Professional Indemnity (PI) Insurance cover for claims made against us and our representatives as a result of the conduct of us, our employees or representatives in the provision of financial services. Our PI policy will cover us for claims relating to the conduct of representatives/employees who no longer work for us where the claim arises from conduct that occurred during the time they worked for us.

DISPUTE RESOLUTION

Should you have any concerns, we encourage you to discuss the matter with the employee who handled your enquiry. If the employee is unable to satisfy your concerns you can contact our Underwriting Manager (in the case of a concern with your application or existing policy), or our Claims Manager (in the case of claims).

If your concerns are not resolved to your satisfaction, we encourage you to request that the matter be referred to our Internal Disputes Resolution process. A Senior Manager with delegated authority will review the original decision.

Manager — Dispute Resolution
HBF Insurance Pty Ltd
GPO Box C101 Perth WA 6809
or by facsimile on 9265 8895

If you have a concern in regard to your claim or other services, you may also refer your concern to the Financial Ombudsman Service. They can be contacted on 1300 780 808 (toll free).

CONTACT DETAILS

The contact details for HBF Insurance Pty Ltd
ABN 11 009 268 277 are:

Head Office
125 Murray Street Perth WA 6000
GPO Box C101 Perth WA 6809

Telephone Enquiries
Telephone 133 423
Monday to Friday 8am to 6pm
Saturday 9am to 12pm

Facsimile 9265 6550
hbf.com.au