

Steadfast has a shareholding in Macquarie Premium Funding. If we arrange premium funding with Macquarie Premium Funding, Steadfast will receive 0.5% of the premium funded. As an equity shareholder of Macquarie Premium Funding, Steadfast may also receive dividends from profits of Macquarie Premium Funding. These amounts may also indirectly contribute towards the benefit we receive from Steadfast.

You can obtain a copy of the Steadfast FSG at www.steadfast.com.au

Should you choose to Premium Fund your premiums we can advise you with this funding option. In doing so Interpacific is paid a fee by the Premium Funder.

Interpacific may from time to time receive some form of material benefit from its insurance contacts. If this occurs in the future Interpacific will notify you of these material benefits.

Cooling Off Provision

Under the new legislation 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.

If you do not wish to proceed please ensure that you contact us to advise your decision immediately. This will let us advise the Insurer of your decision.

Cancelling Your Policy

If you wish to cancel or have us cancel your policy, your request must be written and counter signed by all Interested Parties.

If you cancel, what refund are you entitled to?

In most cases, you are entitled to a full pro rata premium refund, should you cancel your policy (this may vary on different policy types). The refund depends on how long the policy has been in force.

Generally any charge by Interpacific will not be refunded upon cancellation.

Any commission earned from Insurers will be refunded to the Insurers by this office.

Should you ever have a complaint about Interpacific, the services provided by Interpacific or one of its employees, you can contact our office.

In line with current regulations, Interpacific has its own complaint handling system which is made up of internal complaints and the external Financial Ombudsman Service. All complaints are handled by Interpacific's Complaints Officer who will initially consider the complaint and if necessary be accountable for the responses as required by the Insurance Brokers Dispute Facility.

Interpacific Insurance Brokers Pty. Ltd. has in force Professional Indemnity Insurance cover as required by ASIC.

This Professional Indemnity Insurance provides cover for any representatives employed by Interpacific including when they are no longer engaged by this company for previous work done.

If you have a complaint about Interpacific or a member of our staff you can lodge your complaint:

The Complaints Officer
Interpacific Insurance Brokers Pty. Ltd.
PO Box 1169,
SOUTH MELBOURNE VIC 3205

Ph: (03) 9696 6099
Fax: (03) 9696 5979

Email: interpacific@ozemail.com.au

Or:

Financial Ombudsmans Service
Level 5, 31 Queen Street
MELBOURNE VIC 3000

Ph: 1300 780 808
Email info@ibdLtd.com.au



Licensed Insurance Brokers –
AFS Licence No: 218600

ACN: 007 186 003 – ABN: 85 007 186 003

CLIENT INFORMATION

AND

FINANCIAL SERVICES GUIDE

**15 HANCOCK STREET
SOUTHBANK 3006**

PO BOX 1169

SOUTH MELBOURNE 3205

Interpacific Insurance Brokers is authorized to advise and deal in general insurance products to wholesale and retail clients. We will do this for you as your Broker unless we tell you otherwise.

Prepared: September, 2003
Updated: January 2010

This remains valid unless a further FSG
is issued as a replacement.

The Purpose of this Guide

This guide provides you with information about Interpacific. It details our services to you. If at anytime you are not happy with the services we provide, please contact us, we are only too happy to discuss your needs and assist you in obtaining the advice you need.

Please request information about our charges, the type of advice we will give you, and what you can do if you have a complaint about our services.

Details of our Company and how you can contact us

INTERPACIFIC INSURANCE BROKERS
PTY. LTD.

Registered Address:
15 Hancock Street
Southbank Vic 3006

Ph: (03) 9696 6099
Fax: (03) 9696 5979

Web Site: www.interpacific.net
Email: interpacific@ozemail.com.au

Licensee: Philip Wilson

Qualifications: B. Business, F.A.I.I.,
ARIM, CIP, AIM,
Dip FinSer (Broking).

How to Source the Information you Require

If you request Interpacific to assist you in obtaining advice about a product, you can provide instructions in the following ways:

- By phone
- In writing
- In person

Important Notice about Verbal Advice

Interpacific usually does not provide verbal advice either by telephone or in person as it may promote a misunderstanding that could have been prevented if

the conversation had been confirmed in writing. If you require urgent advice from our staff and that advice is provided, you should not rely on information until that advice is confirmed in writing. We will confirm all verbal advice and information requested in writing. Contained in our Statement of Advice provided to you as a retail client. If you require urgent information please make the request at the time of the original conversation.

To provide Advice to You

We require your assistance and we need to understand the requirements for your general insurance programme.

You have the right not to divulge information to us. However in that case we are required to advise you about the possible consequences of not having received your full personal information.

Your Information

We maintain a record of your personal details which includes your insurance requirements and details of any recommendations we have made. If you wish to examine your file, please ask and we will make arrangements for you to access this.

Personal Information

The Federal Privacy Amendment Act 2000 and its National Privacy Principles sets out the standards for the collection, use, disclosure and handling of personal information. With your consent, Interpacific can only use your personal information to assist you in obtaining the appropriate insurance covers required.

Your personal information will only be used by us in this manner. Details of our Privacy Policy can be obtained by contacting us.

Products Available

Interpacific can provide a wide range of 'retail' products that may suit your needs. Our staff are happy to assist you in answering your general insurance requirements. All retail products will be supported by a Product Disclosure Statement from the Underwriter.

Our Clients

We provide the service for our clients. As your Insurance Broker we are acting on YOUR behalf in attempting to secure the quality insurance covers that meet your individual and specific requirements.

Our Sources of Income

Interpacific has the following sources of income:

- Interpacific charge a standard Broker Fee to recover administrative costs.
 - When it places insurance for you, Interpacific obtains from your Insurer, a percentage of the premium you pay. This is known as the commission. When Interpacific places your insurance cover we will disclose to you the amount of commission that it receives, upon your written request.
 - Any premiums received are held in a trust account prior to forwarding to your Insurer. Interpacific earns interest on the balance contained in its trust account up until such premiums are paid to the Underwriters.
 - Interpacific is a shareholder of Steadfast Group Limited. Steadfast has exclusive arrangements with some Insurers under which Steadfast will receive between .05-1% commission for products arranged by us with those Insurers. These payments are used to operate Steadfast.
- Depending on the operating costs of Steadfast we may receive a proportion of any excess commission at the end of each financial year.
- Steadfast is also a shareholder of Miramar Underwriting Agency Pty Limited. As a shareholder, Steadfast may receive dividends from Miramar. These amounts may indirectly contribute towards the benefits we receive from Steadfast.