

Financial Services Guide

ABOUT US

This Financial Services Guide (FSG) contains information about our services and charges, your rights as a client and how any complaints you may have will be dealt with. The FSG will assist you in deciding to use our services.

OUR SERVICES

We are authorised to provide financial product advice on and deal in general insurance products, and we offer a range of services to assist you to protect your assets. These include:

- Reviewing and advising on your insurance needs
- Arranging and renewing insurance contracts
- Arranging premium funding, if required
- Assisting with insurance claims

We can advise about and arrange general insurance products including Corporate, Commercial and Retail Insurance products tailored to your needs. We act on your behalf when we provide these services.

We may also provide you with some other documents, including:

Statements of Advice - these are summaries of our advice and the basis on which it was provided;

Product Disclosure Statements - these contain information about the products we recommend to you.

REMUNERATION

Fees For Our Services

We are paid commission by the insurer when we arrange insurances on your behalf (including renewals and variations for which additional premium is payable). We receive between 0 – 25% of the premium excluding stamp duty, fire services levy, GST and any other government charges, taxes, fees or levies (base premium). The commission is included in the premium charged.

We may charge you a fee for the services we provide, the amount of which will vary depending on the nature of the work we do on your behalf.

For 'IBNA sourced' insurance products, we are paid up to 0.70% of the base premium as additional commission from the insurer. We will tell you when we recommend an 'IBNA sourced' insurance product.

We may receive additional income on business placed with QBE Insurance (Australia) Ltd and Zurich Australian Insurance Limited and if we exceed agreed targets of premiums (less allowances for claims). We are also entitled to \$5000 worth of services at Zurich's expense to develop a more professional and skilled business

Our charges are subject to GST. Some of our charges may be tax deductible. If we hold your money in trust pending payment to the insurer, we receive the interest.

We may arrange premium funding on your behalf. If we do so, we will inform you of our role in providing the services and the method of remuneration for such services.

Refunds

If you cancel your insurance we will not refund our commission or fees.

How Are Our Advisers Paid

Our advisers receive an annual salary, and bonuses or incentives which are based on a number of factors including achievement of company goals.

Referrers

If you are referred to us, we will pay the referrer 0 - 30% of our remuneration. This will not increase the amount you pay us.

COMPLAINTS OR DISPUTES

If you are not fully satisfied with our services, please telephone our Complaints Officer. We will acknowledge your complaint in writing and endeavour to resolve your problem within 20 working days.

We are members of the Financial Ombudsman Service (FOS), a free consumer service. Further information is available from our office, or contact FOS directly on 1300 780 808 or visit www.fos.org.au. We also follow The Insurance Brokers Code of Practice.

COMPENSATION

We hold a Professional Indemnity Policy. This policy is designed to pay claims by Third Parties (including our clients) arising out of our Professional Negligence. The policy extends to covers us for work done for us by representatives /employees after they cease to work for us and satisfies the requirements for compensation arrangements under Section 912B of The Act.

PRIVACY

We are committed to protecting your privacy. We use the information you provide to advise about and assist with your insurance needs. We only provide your information to the insurance companies with whom you choose to deal (and their representatives). We do not trade, rent or sell your information.

You can check the information we hold about you at any time. For more information about our Privacy Policy, ask us for a copy or visit <http://www.clarkpacific.com.au>

CONTACT DETAILS

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AFS Licence No: 237827

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Fax: 02 9977-0054

23 High St Epping NSW 2121
Phone: 02 9869-2277
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If you have any further questions about the financial services we provide, please don't hesitate to contact us.

Please retain this document for your reference and any future dealings with us.

This FSG was prepared on the 11th June, 2009.