



Arena Underwriting Pty Limited Financial Services Guide

22 July 2025

Who provides the services described in the Financial Services Guide ('FSG')?

The financial services referred to in this Financial Services Guide ('FSG') are offered by Arena Underwriting Pty Limited (ABN 26 125 869 481, AFSL 317617) ('Arena Underwriting').

All references to 'we', 'us' or 'our' in this FSG are references to Arena Underwriting unless specified otherwise.

What are our contact details?

Listed below are the contact details for Arena Underwriting:

Street Address: Suite 7, 25 Anzac Rd, Tuggerah NSW 2259

Phone: 02 4952 4477

Website: www.arenaunderwriting.com.au

Email: info@arenaunderwriting.com.au

Purpose and content of this FSG

This FSG sets out the services that we can offer you. It is designed to assist you to decide whether to use any of those services and contains important information about the services; 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; and arrangements that are in place to compensate clients for losses.

This guide is an important document. Please read it carefully and keep it in a safe place for your reference and for any future dealings with us.

From when does this FSG apply?

This FSG applies from 22 July 2025 and remains valid unless a further FSG is issued to replace it.

Who is responsible for the financial services provided?

We hold a current Australian Financial Services Licence No.: 317617 and are responsible for the financial services that we provide to you. We are responsible for the content and distribution of this FSG.

We have given authority to your insurance broker to release this FSG on our behalf where applicable.

What kinds of financial services are we authorised to provide and what kinds of financial products do those services relate to?

We are authorised to deal in and provide financial advice in relation to general insurance products.

To assist with your decision, we will give you information about the insurance product by providing you with a Product Disclosure Statement ('PDS'). The PDS is an important document. You should carefully read the PDS to decide if the insurance product features suit your objectives, financial situation and needs before deciding about the insurance product. Please keep the PDS in a safe place for your reference and for any future dealings with us.

In some cases, we may make a general recommendation or give an opinion about the insurance products ('General Advice'). We do this without considering your specific individual objectives, financial situation or needs. This is a General Advice service. We do not provide any advice on whether other insurance products may be more appropriate for your needs or which of the insurance product options may be best for you.

You need to consider the appropriateness of any information or General Advice we give you, having regard to your specific individual objectives, financial situation or needs before acting on it.

Product Disclosure Statement and other documents we may provide

If we offer to issue an insurance policy to you, we will also provide you with, or pass on to you, a PDS, unless you already have an up-to-date PDS. The PDS will contain information about the particular insurance policy, which will enable you to make an informed decision about purchasing that insurance policy.

We have prepared a Target Market Determination ('TMD') for our PDS. The TMD describes the target market for our product and is available on our website.

Who do we act for?

When we provide financial services to you, we will not be acting on your behalf. This is because we are underwriting agents. When we distribute insurance products, we are acting under a binding authority given to us by the insurer who underwrites the insurance cover. This binding authority allows us to accept your application for insurance as if we were the insurer. This means that we represent and act for the insurer and not for you.

General Insurance Code of Practice

The General Insurance Code of Practice was developed by the Insurance Council of Australia to further raise standards of practice and service across the insurance industry.

The Code Governance Committee ('CGC') is an independent body that monitors and enforces insurers' compliance with the Code.

You can obtain more information on the Code of Practice and how it assists you by contacting us. Contact details are provided at the top of this FSG.

For more information on the CGC go to <https://insurancecode.org.au/>

How we are paid

We receive income from the following sources:

Premium

When we issue you with an insurance policy, you will pay a premium based on our assessment of the risk profile you have provided. The total amount you pay is the premium plus any relevant taxes, charges and levies.

When you pay your premium to us, it will be banked into our trust account prior to being remitted to the insurer's trust account, net of any commission (see below) payable to us. We will retain the commission from the premium you pay us and remit the balance to the insurer in accordance with

our arrangements with the insurer. We may earn interest on the premium while it is in our trust account. We will retain any interest earned on the premium.

All collected premium, plus any relevant taxes, charges and levies, are held in our trust account in accordance with statutory provisions.

You can choose to pay the premium by any of the payment methods set out in your insurance schedule and tax invoice. You are required to pay us, on behalf of the insurer, within the timeframe set out in the insurance schedule and tax invoice.

Commission

We receive a commission which is calculated as a percentage of the premium less any relevant taxes, charges and levies.

The commission is paid at rates between 25% and 27.5%. The commission is included in the total amount you pay for the insurance policy and is not in addition to the insurance policy.

The commission applies to each insurance policy issued or renewed through us.

See below for information on our association with Steadfast Group Ltd.

Underwriter Fee

We may charge you an agency fee in the range of \$35.30 - \$545 exclusive of GST. The agency fee, if applicable, is stated in your insurance schedule/tax invoice. The agency fee is payable by you to cover the service and associated administration of the service(s) provided to you by us.

The agency fee applies to each insurance policy issued or renewed through us.

The agency fee is not refundable in the event of cancellation unless the insurance policy is cancelled either within the cooling-off period or is a full-term cancellation.

Cancellation Fee

We may charge a fee for cancellation of the insurance policy. The Cancellation Fee is up to 20% of the base premium exclusive of GST. No Cancellation Fee will be charged if the insurance policy is cancelled within the cooling-off period or is a full-term cancellation.

Endorsement Fee

Any change that results in an additional premium to your policy throughout the period of insurance may incur an Endorsement Fee in the range of \$62.50 - \$187 exclusive of GST and will be shown in your insurance schedule/tax invoice. The Endorsement Fee is not refundable in the event of cancellation.

Remuneration of employees

Our employees assisting you with your insurance needs will be paid a market salary and may earn a cash bonus or other incentives based on achievement of a broad range of goals, including financial targets.

Further information

You may request particulars of our remuneration (including commission) or other benefits, including, to the extent relevant, a statement of the range of amounts or rates within a reasonable time following receipt of this FSG and before we provide any financial service to you.

Association with Steadfast

Arena Underwriting is a wholly owned subsidiary of Steadfast Group Limited (ABN 98 073 659 677) ('SGL').

SGL may receive a professional services fee ('PSF') from insurers, premium funders and underwriting agencies such as Arena Underwriting (Partner) for access to regulatory and compliance support; marketing and communications; data insights; and access to technology platforms. The PSF is an agreed amount between SGL and the relevant Partner, usually annually. The PSF is not determined by the volume of the business that the Steadfast Network brokers place, nor is the amount of the PSF known to the Steadfast Network Brokers, so it is not able to influence recommendations to their clients.

Arena Underwriting may have access to shared services from SGL including compliance tools; procedures; manuals and training; legal; HR banking; and group purchasing arrangements. These services are funded by SGL, subsidised by SGL or SGL receives a fee for them.

SGL's FSG is available at www.steadfast.com.au or on request by telephoning SGL's Company Secretary on +61 2 9495 6500.

What is your duty not to make a misrepresentation?

You have a duty to take reasonable care not to make a misrepresentation under the *Insurance Contracts Act 1984* (Cth) ('ICA'). The relevant section of the ICA, for consumer insurance products, is section 20B. This duty is also set out in the PDS, policy wording or insurance documentation associated with the contract of insurance.

Conflicts of interest

We take any potential and actual conflicts of interest seriously and have a conflict of interest policy. Conflicts of interest are circumstances where some or all of your interests are or may be inconsistent with or diverge from some or all of our interests. We manage conflicts of interest through adequate controls, disclosure and avoidance. We also provide training to our employees to identify conflicts of interest and encourage the early reporting of potential conflicts of interest.

What arrangements do we have in place to compensate clients for losses?

We have a professional indemnity insurance policy ('PI policy') in place which satisfies the requirements for compensation arrangements under section 912B of the *Corporations Act 2001* (Cth).

The PI policy covers us for claims made against us as a result of our conduct or conduct by our employees (or former employees) in the provision of financial services.

What should you do if you have a complaint?

Arena Underwriting is committed to meeting and exceeding our clients' reasonable expectations whenever possible and would like to know if your reasonable expectations haven't been met. You are entitled to make a complaint about any aspect of your relationship with Arena Underwriting, including the conduct of our agents:

- Action Entertainment Insurance Pty Ltd (ABN 20 103 891 265, AFSL 225047);
- PSC AMGI WSC Pty Ltd t/a PSC AMGI Insurance Brokers (ABN 82 619 631 579, AFSL 342385); and
- AEI Insurance Group Pty Ltd T/As AEI Insurance Broking Group (ABN 74 123 670 002, AFSL 542944).

Arena Underwriting will attempt in good faith to resolve any complaint/dispute in a fair, transparent and timely manner.

We aim to comply with the General Insurance Code of Practice and any relevant Australian Securities and Investments Commission ('ASIC') guidelines.

The complaints process is also set out in the relevant Product Disclosure Statement.

Any complaint relating to this insurance may be referred to Arena Underwriting in the first instance:

Email: jon@arenaunderwriting.com.au

Phone: 0417 478 705

If we do not make a decision within the period that we tell you we will respond, we will tell you about your right to lodge a complaint with an external dispute resolution scheme. If you are not happy with our response, you can refer your complaint to the Australian Financial Complaints Authority ('AFCA') subject to its rules. AFCA provides a free and independent dispute resolution service for consumers who have general insurance disputes falling within AFCA's jurisdiction.

AFCA's contact details are:

Website: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

Postal Address: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

For our full complaints process please go to https://www.arenaunderwriting.com.au/files/Complaints_and_Dispute_Resolution_Process.pdf or request a hard copy.

How can you instruct us?

You can contact us to give instructions by post, phone or email on the contact number or details mentioned on page 1 of this FSG.

What information do we maintain in your file and how can you access it?

We are committed to implementing and promoting a privacy policy, which will ensure the privacy and security of your personal information. If you apply for one of our insurance products, we will collect information from you and use it to decide whether to offer insurance, and if so, on what terms. If we agree to issue the relevant insurance, we will use the information to manage rights and obligations under the insurance product and ongoing administration of the relevant insurance.

You can request details of the information we hold about you at any time.

Our privacy officer can be contacted on +61 2 9307 6656 or by writing to the privacy officer at:

Postal Address: PO Box A2016, Sydney South NSW 1235

Email: privacyofficer@steadfastagencies.com.au

For a full privacy collection statement, please refer to the PDS. To access our privacy policy, please go to <https://www.arenaunderwriting.com.au/privacy-policy>

If you wish to either examine your file or have a copy of this privacy policy sent to you, please ask us.

We will arrange for this to occur. We will retain this FSG and any other FSG given to you as well as any PDS that we give or pass onto you for the period required by law.

More information

If you have any further questions about the financial services we provide, please contact us.

This FSG was prepared on 22 July 2025.