Financial Services Guide

Version 5, 17 November 2026

This document is the Financial Services Guide (FSG) for Australian Group Insurances Pty Ltd (AGI), ABN 97 140 572 434, AFSL No. 379565.

Important Information about the Services We Provide

This Financial Services Guide (FSG) is provided by AGI to help you understand the administration services we provide and how we work. Please read it carefully. If you have any questions, please contact us using the details below.

It contains important information about:

- How to contact us
- Insurance services we offer
- Product disclosures
- Our business relationships
- How we are paid
- How complaints against AGI are dealt with
- How we handle your personal information

About AGI

Australian Group Insurances Pty Ltd (AGI) is a third-party administration company specialising in providing administration and support services to the life and general insurance industries.

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Email: services@agigroup.com.au

www.agigroup.com.au

Our Role

We are authorised under our Australian Financial Services Licence to provide general financial product advice on, and deal in, general and life insurance products, and to provide claims handling and settling services limited to assisting another person to make a claim under an insurance product.

Our role is to perform administration functions for insurers and brokers in relation to their policies and claims. What we do for any particular policy is set by the administration agreement we have with the relevant insurer or broker. We are not responsible for decisions about policy coverage, underwriting or claims settlement.

Our services may include group policy administration, claims administration, premium collection where we are engaged to do so, data management and related administrative functions.

Our services to policyholders are limited to factual information and general advice about policies and their terms. We do not provide personal financial advice, and we do not make recommendations about insurance products.

Product Disclosure Statements

Where an insurer issues a Product Disclosure Statement or member booklet for a policy we administer, we will provide it to you where we are engaged by the insurer or broker to do so.

These documents are issued by the insurer, not by AGI. They contain information about the product, including its terms and conditions and any fees and charges that apply.

Our business relationships and associations

AGI has commercial arrangements with insurers, brokers and other third parties in relation to administration services we provide.

When providing these services we act for the relevant insurer or broker, or both.

Any claims payable under any insurance policies administered by AGI are payable solely by the relevant insurer.

How can policyholders give us information?

Policyholders can provide information relevant to policy administration through our website or by telephone, letter and email (using the contact details set out on the first page of this FSG) or other means as agreed. Generally, you will need to provide to us the information as described in the relevant Product Disclosure Statement or member booklet.

Remuneration

As a third-party administration company, we are remunerated through fees and charges agreed upon with the insurance companies and brokers we serve. These fees may include administration fees, policy fees, or other charges for the services provided.

AGI and its employees do not receive any commissions or incentives from insurers based on the sale or distribution of insurance products. We do not charge policyholders any fee for the services described in this FSG.

AGI employees receive salaries, bonuses and other benefits from us. Bonuses and other benefits are discretionary and are based on achievement of pre-determined objectives.

When you pay your premium, it may be sent directly to the insurer or where we collect the premium on the insurers' behalf, it will be banked into our trust account. We will cover the cost of bank fees and retain any interest earned on the funds.

Compensation arrangements

AGI has a professional indemnity insurance policy in place which covers us and our staff for claims made against us and our staff as a result of our conduct in the provision of financial services. Our professional indemnity policy also covers us for claims relating to the conduct of staff who no longer work for us.

Conflicts of Interest

We act for the insurers and brokers who engage us, and we are paid by them. Conflicts of interest can arise in that position.

We have policies and procedures in place to identify and manage conflicts of interest. Where a conflict arises, we manage it so that it does not compromise the quality of the administration services we provide or the fair treatment of policyholders and members.

Complaints and Dispute Resolution

We value feedback from policyholders and aim to resolve any concerns or complaints promptly and fairly. We are a member of the Australian Financial Complaints Authority (AFCA), and we have in place an internal dispute resolution (IDR) process.

If you have a complaint, you should contact the Complaints Officer (using the contact details set out on the first page of this FSG) and we will provide you with a response within 30 calendar days of receiving your complaint. If we do not resolve your complaint to your satisfaction, or we do not respond within 30 calendar days, you may refer the matter to AFCA. This service is at no cost to clients.

Australian Financial Complaints Authority

Postal: GPO Box 3, Melbourne VIC 3001

Telephone: 1800 931 678

Email: info@afca.org.au

www.afca.org.au

You may also contact ASIC on 1300 300 630 to complain or obtain information on your rights.

Privacy and Confidentiality

Protecting your personal information is important to us. AGI handles personal information in accordance with the Privacy Act 1988 (Cth) and the Australian Privacy Principles (APPs). We have implemented appropriate security measures to protect the confidentiality, integrity and security of the information we collect and hold.

Our Privacy Policy explains how we collect, use, store, disclose and protect personal information. You may request a copy of our Privacy Policy at any time.

You have the right to request access to the personal information we hold about you and to request correction of that information if it is inaccurate, incomplete or out of date. Requests can be made using the contact details set out in this FSG.

Where we provide insurance administration, claims handling and related services, we may disclose personal information to insurers, brokers and other service providers where necessary to provide those services. For organisational clients, this may include personal or confidential information relating to your employees, members or customers that you provide to us for the administration of insurance arrangements.

Further information about how AGI manages personal information is available in our Privacy Policy.

Duty of Disclosure and Misrepresentation

Before entering into, renewing, extending, varying or reinstating an insurance contract, you have obligations under the Insurance Contracts Act 1984 (Cth).

For consumer insurance contracts, you have a duty to take reasonable care not to make a misrepresentation to the insurer. This means taking reasonable care to ensure the information you provide is accurate and not misleading.

For other insurance contracts, you have a duty to disclose matters you know, or could reasonably be expected to know, are relevant to the insurer's decision to insure you and on what terms. This duty applies until the insurer accepts the relevant application.

Under the duty of disclosure, you are not required to disclose information that:

- Diminishes the risk being insured.

- Is common knowledge.
- The insurer knows or, as an insurer, ought to know.
- The insurer has waived the requirement to disclose.

Failure to meet your obligations may result in the insurer reducing your benefits, cancelling your policy or avoiding the contract, depending on the circumstances and applicable law. Fraudulent non-disclosure or misrepresentation may result in the insurer refusing a claim or avoiding the policy from inception.

Your obligations will depend on your role in the insurance arrangement, including whether you are the policyholder (such as an employer or trustee) or an insured member under a group insurance policy. Different disclosure and misrepresentation obligations may apply depending on your circumstances, the policy structure and applicable legislation.

Additional Information

This FSG provides a general overview of our services and how we operate. If you require more specific information or have any questions, please contact us using the details above.