

# NATIONAL CORPORATE BROKING PTY LTD

A.C.N 053 393 230

A.F.S. LICENCE NO. 247071

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A MEMBER OF



*Insurance & Risk Management*  
*"Security with Integrity"*



## Financial Services Guide

**The financial services referred to in this financial services guide (FSG) are offered by:**

National Corporate Broking Pty Ltd ABN 74 053 393 230  
16 Macquarie Avenue Penrith NSW 2750  
Telephone: 02 4721 7737  
E-mail: natcorpbro@natcorpbro.com.au

**This FSG sets out the services that we can offer you. It is designed to assist you in deciding whether to use any of those services and contains important information about:**

- the services we offer you.
- how we and our associates are paid.
- any potential conflict of interest we may have.
- our internal and external dispute resolution procedures and how you can access them.

### **Statement of advice**

You will receive a statement of advice (**SOA**) whenever we provide you with advice which takes into account your objectives, financial situation and needs. The SOA will contain the advice, which will enable you to make an informed decision about your insurance needs.

When you ask us to recommend an insurance policy for you, we will usually only consider the policies offered by the insurers or insurance providers that we deal with regularly. In giving you advice about the costs and terms of recommended policies we have not compared those policies to other policies available, other than from those insurers we deal with regularly.

### **Product disclosure statement**

If we offer to arrange the issue of an insurance policy to you, we will also provide you with, or pass on to you, a product disclosure statement (**PDS**), unless you already have an up to date PDS from the insurer. The PDS will contain information about the particular policy which will enable you to make an informed decision about purchasing that policy.

<b>From when does this FSG apply?</b>	This FSG applies from 28 October 2009 and remains valid unless a further FSG is issued to replace it. We may give you a supplementary FSG. It will not replace this FSG but will cover services not covered by this FSG.
<b>How can you instruct us?</b>	You can contact us to give us instructions by post, phone, fax or email on the contact number or details mentioned on page 1 of this FSG.
<b>Who is responsible for the financial services provided?</b>	<p>National Corporate Broking Pty Ltd is responsible for the financial services that will be provided to you, or through you to your family members, including the distribution of this FSG.</p> <p>National Corporate Broking Pty Ltd holds a current Australian Financial Services Licensee no: 247071. The contact details for National Corporate Broking Pty Ltd are on the front of this FSG.</p>
<b>Do we have any relationships or associations with the insurers who issue the insurance policies or any other material relationships?</b>	<p>National Corporate Broking Pty Ltd is a shareholder of Steadfast Group Limited (<b>Steadfast</b>). Steadfast has exclusive arrangements with some insurers under which Steadfast will receive between 0.5 - 1% commission for each product arranged by us with those insurers. These payments are used to operate Steadfast.</p> <p>Depending on the operating costs of Steadfast (including the costs of member services provided by Steadfast to us and other Steadfast shareholders) and the amount of total business we place with the participating insurers in any financial year, we may receive a proportion of that commission at the end of each financial year.</p> <p>As a shareholder of Steadfast we have access to member services including model operating and compliance tools, procedures, manuals and training, legal, technical, banking and recruitment advice and assistance, group insurance arrangements, product comparison and placement support, claims support and group purchasing arrangements. These member services are either funded by Steadfast, subsidized by Steadfast or available exclusively to shareholders for a fee.</p> <p>You can obtain a copy of Steadfast's FSG at <a href="http://www.steadfast.com.au">www.steadfast.com.au</a>.</p>
<b>What kinds of financial services are you authorised to provide to me and what kinds of financial product/s do those services relate to?</b>	National Corporate Broking Pty Ltd is authorised to advise and deal in general insurance products to wholesale and/or retail clients. We will do this for you as your broker unless we tell you otherwise.

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**Will I receive tailored advice?**

Maybe not in all cases. However, we may need information about your personal objectives, details of your current financial situation and any relevant information, so that we can arrange insurance policies for you, issue insurance policies to you or to give you advice about your insurance needs. We will ask you for the details that we need to know.

In some cases we will not ask for any of this information. If we do not ask, or if you do not give us all of the information we ask for, any advice you receive may not be appropriate to your needs, objectives and financial situation.

You should read the warnings contained in any SOA, or any other warnings that we give you, carefully before making any decision about an insurance policy.

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**General Advice Warning**

General advice is advice that has been prepared without considering your current objectives, financial situation or needs. Therefore, before acting on this advice, you should consider the appropriateness of the advice having regard to your current objectives, financial situation or needs. When we give you General Advice we will **not** provide you with a SoA.

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**What information do you maintain in my file and can I examine my file?**

We maintain a record of your personal profile, including details of insurance policies that we arrange or issue for you. We also maintain records of any recommendations or advice given to you. We will retain this FSG and any other FSG given to you as well as any SOA or PDS that we give or pass on to you.

We are committed to implementing and promoting a privacy policy, which will ensure the privacy and security of your personal information. A copy of our privacy policy is available on request. A copy is also available on our website, [www.natcorpbro.com.au](http://www.natcorpbro.com.au)

If you wish to look at your file please ask us. We will make arrangements for you to do so.

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**How will I pay for the services provided?**

We often receive a payment called commission, which is paid to us by the insurers. However, in some cases we will also charge you a fee. These will all be shown on the invoice that we send you. You can choose to pay by any of the payment methods set out in the invoice. You are required to pay us within the time set out on the invoice.

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**Conflict of Interest Declaration:**

National Corporate Broking Pty Ltd follows a strict set of guidelines that ensure you, our Client are not subject to any conflict of interest.

Where National Corporate Broking Pty Ltd and/or its representatives and/or its employees may enjoy an additional financial benefit from arranging your insurance, such as an extra commission or over-riding bonus, we guarantee never to allow any such benefit to be a factor in our recommendations to you.

We will always recommend the product and insurer that best meets your needs; regardless of the rate or amount or nature of income that we may derive. In many cases, this will mean we will recommend a product from which we earn less income than other potential products.

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**How are any commissions, fees or other benefits calculated for providing the financial services?**

We may be paid commission by the relevant insurer when we arrange insurance on your behalf. As a general rule, the commission we receive is a percentage of the Insurer's base premium (i.e premium excluding stamp duty, fire servers levy if applicable, GST or any other Government charges, taxes, fees, or levies).

The rate of commission ranges between 7.5% and 20%. The commission rate does not represent our profit margin as it also reimburses us for administrative and other expenses we incur in providing our services. It also covers the cost of performing the distribution functions of the insurer such as data entry, marketing, annual renewal marketing and underwriting.

We may also charge you a broker fee for arranging your insurance cover.

We will provide you with specific information about the basis and amount you will be charged before or at the time we arrange your insurance.

If we hold your premium payment in trust pending payment to the insurer, we will receive any interest earned.

From time to time, some insurers may pay us an additional amount. This will be in recognition of the volume of business we place with them or the overall profitability of that business. We may also receive additional payments in the form of sponsorships of annual Staff Conferences, Training and other functions. These payments do not increase the amount you are required to pay for insurance.

In cases where we arrange at your request, for you to pay your premium by monthly instalments through a premium funding company, National Corporate Broking Pty Ltd may also earn up to 3% commission (including any bonus payments).

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**What should I do if I have a complaint?**

1. Contact us and tell us about your complaint. We will do our best to resolve it quickly.
2. If your complaint is not satisfactorily resolved within 7 days, please contact Colin Toan on 02 4721 7737 or put your complaint in writing and send it to him at the National Corporate Broking Pty Ltd address noted at the beginning of this FSG. We will try and resolve your complaint quickly and fairly.
3. National Corporate Broking Pty Ltd is a member of the Financial Ombudsman Service (FOS). If your complaint cannot be resolved to your satisfaction by us you have the right to refer the matter to FOS. FOS can be contacted at Level 5, 31 Queen Street, Melbourne VIC 3000 on 1300 780 808, fax 03 96136399, email [info@fos.org.au](mailto:info@fos.org.au) or website [www.fos.org.au](http://www.fos.org.au).

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**Any questions?**

If you have any further questions about the financial services National Corporate Broking Pty Ltd provides, please contact us.

Please retain this document for your reference and any future dealings with National Corporate Broking Pty Ltd.

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