



EXCELLENCE and INNOVATION in INSURANCE

168 DENISON STREET, P.O. BOX 1251, ROCKHAMPTON 4700

TELEPHONE (07) 4927 8400 FACSIMILE (07) 4922 2818

A/HOURS (07) 4926 1800

MOBILE Peter 0418 792 211 MOBILE Heather 0418 794 466

Financial Services Guide

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

Piranha Insurance Brokers Pty Ltd ABN 50 010 454 190
 P.O. Box 1251 ROCKHAMPTON QLD 4700
 0749 278400
 sales@piranhainsurance.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.

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.

From when does this FSG apply?	This FSG applies from 11/11/03 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.
How can you instruct us?	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.
Who is responsible for the financial services provided?	Piranha Insurance Brokers 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. Piranha Insurance Brokers Pty Ltd holds a current Australian Financial Services Licensee no: AFS licence no 230917. The contact details for Piranha Insurance Brokers Pty Ltd are on the front of this FSG.
Do we have any relationships or associations with the insurers who issue the insurance policies or any other material relationships?	Piranha Insurance Brokers Pty Ltd is a shareholder of Steadfast Group Limited (Steadfast). Steadfast has exclusive arrangements with some insurers under which Steadfast will receive between 0.5 - 1% commission for each policy arranged by us with those insurers. This is used to operate Steadfast. Depending on the operating costs of Steadfast and the amount of total premium we place with the participating insurers in any financial year, we may receive a proportion of that commission for all products arranged with the participating insurers in each financial year, at the end of each financial year.
What kinds of financial services are you authorised to provide to me and what kinds of financial product/s do those services relate to?	Piranha Insurance Brokers 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?	<p>Depending on your circumstances, 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, or to give you advice about your insurance needs. We will ask you for the details that we need to know.</p> <p>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.</p> <p>You should read the duty of disclosure and any other directions or warnings that we give you, carefully before making any decision about an insurance policy.</p>
What information do you maintain in my file and can I examine my file?	<p>We maintain a record of your personal profile, including details of insurance policies that we arrange for you. We also maintain records of any recommendations or advice given 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, http://www.piranhainsurance.com.au</p> <p>If you wish to look at your file please ask us. We will make arrangements for you to do so.</p>
How will I pay for the services provided?	<p>In most circumstances we will charge you a fee for our services. A schedule of payment options for the full invoice amount is provided at the end of this account. We may also receive a payment called commission, which is paid to us by the insurers. Broker fees will 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.</p>
What should I do if I have a complaint?	<ol style="list-style-type: none">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 30 days, please contact Michael Lambert-Barker on 07 4927 8400 or put your complaint in writing and send it to him at the Piranha Insurance Brokers Pty Ltd address noted at the beginning of this FSG. We will try and resolve your complaint quickly and fairly.3. Piranha Insurance Brokers Pty Ltd is a member of the Insurance Brokers Disputes Limited (IBDL). If your complaint cannot be resolved to your satisfaction by us you have the right to refer the matter to IBDL. IBDL can be contacted on 1800 064 169.
Any questions?	<p>If you have any further questions about the financial services Piranha Insurance Brokers Pty Ltd provides, please contact us.</p>



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**PRIVACY POLICY NOTICE
& CONSENT**

What is Privacy

Under the Federal Privacy Act the new National Privacy Principles (NPPs), set out standards for the collection, use, disclosure and handling of personal information. Basically when we talk about privacy we are talking about things that we can and can't do with personal information. "Personal Information" is information from a person which can be identified either by the use of their 'name' or 'a description of them or their circumstances.'

The main objective of the Privacy Act is to give the customer control over who has access to their personal information and how this information is used.

- Collecting personal information directly from the customer concerned where possible..
- Using personal information for the primary purposes which our organisation has advised the customer about, unless consent is received otherwise.
- Protecting the customer's personal information at all times from unauthorised access, misuse and inappropriate disclose.

Purpose of Gathering Information

Piranha Insurance and Finance Brokers gather personal information in order to provide our various services. These include but are not restricted to insurance and finance broking (including underwriting and reinsurance), risk management, employee benefits, superannuation, and claims management. Our primary purpose is to establish, develop and administer products and services that have been specifically requested. We may also identify products and services that may interest our clients. In order to arrange and manage your insurance needs we may provide personal information to related third parties such as Insurers, Repairers, Financiers or those directly related in assisting us with claims.

Consent

Should you wish Piranha Insurance & Finance Brokers to provide 'Personal or Policy ' information to any other individuals or organisations (ie family members, accountants, business managers or staff etc) you must give your consent by signing below, and identifying the person/organisation that you consent to give information to.

Individual / Organisation

Signed by : _____

Print Name : _____

Please Note : Should you not wish us to send you information about our products or services, or you do not want us to disclose your personal information to any other organisation (including related bodies) you can opt out and withdraw your consent (refer our Privacy Policy) by contacting our office in writing.