

1. This document is the Financial Services Guide (FSG) for R & M Insurance Brokers Pty Ltd ATF Gilkison Family Trust T/AS R & M Insurance Brokers (R & M Insurance Brokers) or Hacker Insurance Cover, ABN 46 523 054 993, Australian financial services (AFS) licence number 239233, required by section 941A or 941B of The Corporations Act 2001 (as amended), to be given in accordance with Division 2 of Part 7.7 of the act.
2. Hacker Insurance Cover is a registered trading name of R & M Insurance Brokers.
3. The purpose of this FSG is to inform you about the person providing advice to you, the charges or remuneration that may be paid to the financial services licensee for the services offered and information on how complaints against the licensee might be dealt with.
4. This information is provided to assist you in determining whether to use the services outlined in this Guide.
5. In addition to this FSG you are entitled to receive a Product Disclosure Statement.
6. Where we recommend a financial product, we will provide you with a Product Disclosure Statement so that you are able to make an informed decision about possible acquisition of that particular product.

7. Providing Entity

The entity providing the advice is R & M Insurance Brokers.

The adviser may be one of the following qualified people:

- Greg Gilkison ANZIIF (SNR Assoc) CIP
- Sarah Topliss ANZIIF (SNR Assoc) CIP
- Jared Gilkison ANZIIF (SNR Assoc) CIP
- Taya Hitchin ANZIIF (Assoc) CIP
- Angie Stewart ANZIIF

R & M Insurance Brokers is authorised under its licence to carry on a financial services business to:

- (A) provide financial product advice for the following classes of financial products:
 - (i) general insurance products; and
 - (B) deal in a financial product by:
 - (i) issuing, applying for, acquiring, varying or disposing of a financial product in respect of the following classes of financial products:
 - (a) general insurance products; and
 - (ii) applying for, acquiring, varying or disposing of a financial product on behalf of another person in respect of the following classes of financial products;
 - (a) general insurance products;
- to retail and wholesale clients.

8. Receiving Instructions

We are able to receive your instructions by the following means:

- P: 1300 701 220
- E: enquiries@rminsuracebrokers.com.au
- M: PO Box 2125, Dangar, NSW, 2309

Where instructions are received other than in person we will send our acknowledgement to you within 5 working days.

Our role as adviser

When providing you with advice we will be acting on your behalf.

If a Conflict of Interest arises, it will be declared prior to advice being given.

Our advice to you will be based on the information you have provided to us about your circumstances. If this information is inaccurate or incomplete the advice given may not ultimately suit your particular circumstances. In such cases we will not be responsible for any loss that may result.

You should ensure any information you provide to us is complete, factual and accurate. If required we will make your file available to you for confirmation.

Should you require additional information about the product recommended, you should make your request in writing.

9. Remuneration

Commission and Fees

When obtaining products on your behalf, we may be entitled to receive commissions and fees. Commissions that we may receive from the product issuer are set by them and can range from 0% to 30% of base premium exclusive of GST, Stamp Duty and Fire Services Levy. These enable our business to research the insurance market for products and issuers; procure favorable terms of offer; administer the procedure and meet the cost of compliance with regulatory bodies. Broker fees charged by us will generally range from \$0 to \$1,000. These fees enable our firm to assist in the facilitation of any claims; to provide prompt response to your enquiries and to maintain and administer accurate records of your insurances.

Cancellation and Refund of Premium

Where a refund premium is due for a cancellation or policy adjustment we will refund the net premium received from the insurer. Broker fee and commission earned for arranging the insurance will be retained.

Premium Funding

As an alternative to paying for your insurance policy in one lump sum, you have the option of using premium funding enabling you to pay your premiums in monthly installments via direct debit from your nominated bank account. If you do choose to use premium funding, we may receive a commission direct from the premium funder based on the total amount being financed.

Credit Card Surcharge

A credit card surcharge is applied to payments made by credit card. The amount charged is in line with the RBA Standard No 3 of 2016. Under the surcharging regulations, the amount we surcharge (at the time of payment) is the average amount it costs us to accept that type of card for that transaction during the previous 12 month period. Currently the fee will range from 1.00% to 3.50% depending on the type of card used. This surcharge is passed onto the financial institution providing the merchant facility. This fee is not refundable in the event of cancellation.

10. Conflicts of Interest

In providing this advice we declare that, there are no circumstances or relationships existing with the product issuer that would influence our decision to recommend their product.

11. Complaints Handling

We have in place an internal dispute resolution process. If you have a complaint, please contact our office in the first instance where we will attempt to satisfy your complaint within 5 days. If the complaint is not resolved to your satisfaction you may refer the matter to the Australian Financial Complaints Authority (AFCA). The AFCA is a free national external dispute resolution scheme for consumers aimed to resolve disputes. Their contact number is 1800 931 678 or e-mail info@afca.org.au. We are a member of the AFCA. Our membership number is 14111.

12. Privacy Policy

We are committed to maintaining your privacy. Details can be found in our Privacy Policy. Please contact us if you would like a copy of the Privacy Policy or visit our website, hackerinsurancecover.com.au.