



FINANCIAL SERVICES GUIDE

Part 1 — The Licensee

Issued by Regis Licensing Pty Ltd

ABN 71 130 820 727 | ACN 130 820 727 | AFSL 338156

Part of the Steadfast network of brokers

Version	1.5
Preparation date	14 August 2026
Applies from	14 August 2026, until a replacement FSG is issued
Authorised by	Ian Mundy, Chief Executive Officer
Next review	August 2027

Lack of independence

Because we receive commissions and other benefits in connection with the financial products we advise on and arrange, we are not "independent", "impartial" or "unbiased" for the purposes of section 923A of the Corporations Act 2001 (Cth). This is because:

- we may receive remuneration, commissions, gifts or other benefits when we provide you with advice in relation to insurance products and other financial products;
- we may be subject to direct or indirect restrictions relating to the financial products on which we provide advice; and/or
- we may have associations or relationships with the issuers of insurance products and other financial products.

Further information about these benefits and relationships is set out in this FSG (see sections 8, 9 and 10). If you have any questions about this information, please ask us.

This Financial Services Guide is an important document. Please read it carefully and keep it for future reference. If you would like it in another format or language, please contact us.

1. Purpose of this Financial Services Guide

This Financial Services Guide (FSG) is provided to you by Regis Licensing Pty Ltd (ABN 71 130 820 727), the holder of Australian Financial Services Licence No. 338156 ("Regis Licensing", "we", "us", "our"). It is given to you as soon as practicable, and in any event before we provide you with a financial service.

This FSG explains who we are, the financial services and products we provide, how we and others are paid, any associations or potential conflicts of interest, the arrangements we have in place to compensate clients for losses, and what to do if you have a complaint. How your personal information is handled is explained in section 20 and in our Privacy Policy.

This FSG applies from the date shown on the cover and remains current until a replacement is issued. We may also give you a supplementary FSG, which does not replace this FSG but covers services or matters not dealt with in it.

2. Who we are and how to contact us

Regis Licensing Pty Ltd has held an Australian Financial Services Licence since 2008. We are the AFS licence holder within the Regis group, and we provide:

- AFSL licensing and authorised representative services, including the Regis Network Partners corporate authorised representative network;
- the design, establishment, management and administration of discretionary mutual funds and other alternative risk transfer structures;
- underwriting agency and managing general agency services;
- claims handling and settling services; and
- governance, compliance and risk management advisory services.

Regis Licensing was formerly known as Regis Mutual Management.

Detail	Information
Licensee	Regis Licensing Pty Ltd
ABN / ACN	71 130 820 727 / 130 820 727
AFS Licence No.	338156
Principal office	Suite 5, Level 11, 1 Eagle Street, Brisbane QLD 4000
Postal address	Suite 5, Level 11, 1 Eagle Street, Brisbane QLD 4000
Phone	1300 395 838
Email	info@regislicensing.com.au
Website	www.regislicensing.com.au

3. The financial services and products we are authorised to provide

Under AFSL 338156 we are authorised to carry on a financial services business to:

- provide general financial product advice for general insurance products to retail and wholesale clients;
- provide personal financial product advice for general insurance products to retail and wholesale clients;
- deal in a financial product by issuing, applying for, acquiring, varying or disposing of a financial product in respect of general insurance products to retail and wholesale clients;
- deal in a financial product by applying for, acquiring, varying or disposing of a financial product on behalf of another person in respect of general insurance products to retail and wholesale clients;
- provide a claims handling and settling service to retail and wholesale clients; and
- provide a custodial or depository service, being the holding of client money, to retail and wholesale clients.

Products we deal with

Depending on your needs, we may arrange or advise on a broad range of general insurance and risk products, including property, business package and industrial special risks insurance; public and products liability; professional indemnity, management liability and directors' and officers' liability; commercial and heavy motor; marine, transit and engineering; personal accident and sickness; cyber, crime and financial lines; and discretionary mutual fund products and other alternative risk transfer arrangements.

When you ask us to recommend a product, we will usually only consider the products offered by the insurers, underwriting agencies and mutual funds we deal with regularly. We do not compare them against every product available in the market.

4. Who we act for

Who we act for depends on the service being provided, and we will tell you which capacity we are acting in.

As your broker	When we arrange cover for you as a client, we generally act on your behalf. We use our experience and market access to identify suitable cover and negotiate terms in your interests.
Under a binder or agency	For some products we act under a binding authority or agency agreement with an insurer. In that case we act as agent of the insurer, not as your agent, when we issue, vary or cancel cover, or when we handle a claim under that authority. We will tell you when this is the case.
As fund manager or administrator	Where we manage or administer a discretionary mutual fund, we act on behalf of the fund and its board, not as your agent.
Claims handling	When we handle a claim, we may act for you, for the insurer, or for a discretionary mutual fund, depending on the arrangement. We will tell you which applies to your claim.

5. The advice we provide

We may give you general advice or personal advice.

General advice does not take into account your particular objectives, financial situation or needs. Where we give you general advice, we will give you a general advice warning, and you should consider whether the advice is appropriate to your circumstances — and read the relevant PDS, policy wording or fund rules — before acting on it.

Personal advice takes into account one or more of your objectives, financial situation or needs. Where we give you personal advice as a retail client, we will generally give you a Statement of Advice (SOA) setting out the advice, the basis on which it was given, and information about our remuneration and any relevant associations. For some existing clients we may give personal advice verbally. In that case you may ask us for a Record of Advice, which we will provide within 28 days of your request. You may request a Record of Advice at any time within seven years of the advice being given.

6. Documents you may receive

When we provide our services, you may receive some or all of the following:

- Statement of Advice or Record of Advice — where we provide personal advice to you as a retail client;
- a general advice warning — where we provide general advice;
- a Product Disclosure Statement (PDS) and, where applicable, a Target Market Determination (TMD) — usually issued by the product issuer;
- for discretionary mutual products, a Member Protection Document and the fund's rules;
- invoices, policy schedules and confirmations setting out the cover arranged and the amounts payable; and
- claim correspondence, where we are handling a claim for you.

7. Giving us instructions

You can give us instructions in person, by telephone on 1300 395 838, by email, or in writing to our postal address, or through your usual contact at Regis Licensing or at one of our authorised representatives. We will act on your instructions as soon as reasonably practicable.

We ask that instructions to bind, vary or cancel cover, or to lodge a claim, be confirmed in writing. Cover is not bound, varied or cancelled until we confirm it to you.

8. Our relationship with the Steadfast network

Regis Network Partners is a Steadfast Network Broker — a member of the broker network operated by Steadfast Group Limited (Steadfast), a company listed on the Australian Securities Exchange (ASX: SDF).

Regis Licensing is not owned by Steadfast, does not hold any shares in Steadfast, and neither Steadfast nor any of its associates holds any ownership interest in Regis Licensing. Membership of the Steadfast network does not affect our obligation to act in your interests.

Steadfast has arrangements with some insurers and premium funders (Steadfast Partners) under which Steadfast may receive a fee or commission calculated on the volume of business placed with those Steadfast Partners by brokers in the Steadfast network. That fee or commission is paid to Steadfast. We may also receive a proportion of any commission or marketing allowance Steadfast receives in connection with business we place, and we will give you more detail on request. Further information is available at www.steadfast.com.au.

9. How we are paid

We are remunerated in one or more of the ways set out below. The actual commission and any fees that apply to your cover, or the manner in which they are calculated, will be disclosed to you as follows: if we give you

personal advice as a retail client, at the time the advice is given or as soon as practicable afterwards, usually in your Statement of Advice; and if you do not receive personal advice, you may ask us for these details after you receive this FSG and before we provide the financial service, and we will give them to you.

Type of remuneration	Description
Commission	When we arrange or renew a policy, commission is usually paid by the insurer or fund out of the premium or contribution you pay. It is calculated as a percentage of the base premium, excluding government fees, taxes and charges, and is not an additional cost to you. Where the business is written by an authorised representative, commission is shared between us and that representative in accordance with their authorised representative agreement.
Broker and service fees	We may charge you a fee for arranging, varying, renewing or administering your cover, or for providing advice. We will tell you about any such fee and its amount before we provide the relevant service, and it will be shown separately on your invoice.
Management and administration fees	Where we manage or administer a discretionary mutual fund or an underwriting agency, we are paid a management or administration fee by the fund or the capacity provider. This may be a fixed fee, a percentage of contributions or gross written premium, or a combination.
Licensee and network fees	Our authorised representatives pay us licensee and network fees, which may be a fixed periodic fee, a percentage of their revenue, or a combination. These fees are paid by the representative, not by you.
Claims handling fees	Where we provide claims handling and settling services, we may be paid a fee by the insurer, the fund or the capacity provider, calculated per claim, as a percentage of claims paid, or as a fixed periodic fee.
Premium funding commission	If we arrange premium funding for you, we may receive a commission from the premium funder. We will tell you if this applies before the funding is arranged.
Profit share and contingent payments	We may be entitled to a profit share, profit commission or performance-based payment from an insurer, reinsurer or capacity provider where the business we place performs profitably. Any such payment is not an additional cost to you.
Referral payments	Where a third party refers you to us, we may pay them a referral fee or a share of our commission or fee. Where we refer you to a third party, we may receive a payment from them. We will disclose any such arrangement to you.
Other benefits	We may receive non-monetary benefits such as training, professional development, sponsorship, hospitality or business support, and we may benefit indirectly from the Steadfast network arrangements described in section 8. We maintain a register of benefits valued between \$100 and \$300, and a conflicts of interest register, both available to you on request.

Commission is calculated as: $\text{commission rate (\%)} \times \text{base premium}$. The commission we receive from insurers and funds is typically in the range of 0% to 25% of the base premium. Where we arrange premium funding, the commission we receive from the funder is typically in the range of 0% to 4% of the amount funded. The actual rate varies depending on the insurer, funder, fund and product, and we will tell you the rate, or how it is calculated, as set out above.

When you pay a premium or contribution, it is held in our trust account until it is remitted to the insurer or fund in accordance with our arrangements with them. We may earn interest on money held in trust, which we retain. If a policy is cancelled or altered and a refund or reduction results, we may retain fees we have charged you, and commission may be retained or adjusted in accordance with our arrangements with the insurer or fund.

Our directors and employees are remunerated by salary and may be eligible for a performance-based bonus, but do not receive a specific commission or fee for individual transactions. Directors may receive dividends or distributions from the Regis group. If you have any questions about how we are remunerated, please ask us.

10. Associations and relationships

Relationships that may be capable of influencing the advice or services we provide can include:

- our membership of the Steadfast network, and the arrangements described in section 8;
- arrangements with insurers, underwriting agencies, reinsurers and premium funders from whom we may receive commission, profit share or other remuneration, as described in section 9;
- the relationship between Regis Licensing Pty Ltd and Regis Risk Partners Pty Ltd and other entities within the Regis group, including where a product we recommend or arrange is managed, administered or underwritten by a related entity;
- our appointment of, and fee arrangements with, our authorised representatives; and
- referral arrangements under which we, or another party, may receive a benefit.

Where any association could reasonably be expected to influence the advice or service we provide, we will tell you about it at the time so that you can take it into account. We manage conflicts of interest in your interests and in accordance with our legal obligations, and we will disclose any material conflict to you.

11. Important information for retail clients

Cooling off

If you are a retail client, many general insurance products carry a cooling-off period, usually at least 14 days, during which you may return the product and obtain a refund, subject to the terms set out in the relevant PDS and provided you have not made a claim. Cooling-off rights do not apply to wholesale clients, and may not apply to discretionary mutual products.

Your duty to the insurer

You have a duty to take reasonable care not to make a misrepresentation to the insurer and, for some contracts, a duty of disclosure, before entering into, renewing, varying, extending or reinstating an insurance contract. We will explain the duty that applies to you and help you meet it, but we cannot meet it for you. If you do not comply, the insurer may be able to reduce or refuse a claim, or cancel the contract.

Contractual liability

Many commercial and business contracts contain clauses dealing with your liability, such as indemnities or hold-harmless clauses. These clauses may entitle your insurer to reduce cover, or in some cases to refuse to indemnify you. You should seek legal advice before signing such contracts, and tell us about any clauses of this nature before you enter into them.

12. Important information about discretionary mutual products

Discretionary cover is not insurance

A discretionary mutual fund product is not a contract of insurance. Protection is granted at the discretion of the fund's board or discretionary decision-maker. This means there is no automatic contractual right to have a claim paid, even where the claim falls within the scope of the protection described.

Discretionary mutual funds are not authorised or supervised by the Australian Prudential Regulation Authority (APRA) as general insurers, and members do not have access to the protections available under the Insurance Act 1973 (Cth) or the Federal Government's financial claims scheme.

The financial strength of a discretionary mutual fund depends on its own resources, its reinsurance or fronting arrangements, and the contributions of its members. Before joining a fund, you should read the Member Protection Document, the fund rules and any PDS carefully, and consider obtaining independent advice.

13. Claims handling and settling services

Regis Licensing is authorised to provide claims handling and settling services. Where we handle your claim we will:

- acknowledge your claim promptly and give you a claim reference and a contact person;
- explain what information we need and why;
- keep you informed of the progress of your claim;
- assess your claim against the terms of your policy or the fund's rules; and
- give you our decision in writing, with reasons.

We handle claims in a way that is efficient, honest and fair, consistent with ASIC Regulatory Guide 271 and the General Insurance Code of Practice. Full details of how to make a claim, including what to provide and what to expect, are available at www.regislicensing.com.au/claims or by calling 1300 395 838.

If you disagree with a decision about your claim, or with the way your claim has been handled, you can use our complaints process set out in section 17.

14. Our authorised representatives

Regis Licensing appoints authorised representatives and corporate authorised representatives, who are authorised to provide specified financial services on our behalf. Our corporate authorised representative network operates under the name Regis Network Partners.

We are responsible to you for the financial services provided by our authorised representatives to the extent those services are within the scope of AFSL 338156. Where you deal with the employees or individual representatives of a corporate authorised representative, they act on its behalf, and we remain responsible for the financial services they provide that are covered by our licence.

If you are dealing with one of our authorised representatives, you will also receive a Part 2 schedule to this FSG, or the representative's own FSG, setting out that representative's name, authorised representative number, contact details, the services they are authorised to provide, and how they are remunerated. Part 1 and Part 2 together form the Financial Services Guide.

15. Compensation arrangements

We hold professional indemnity insurance that satisfies the requirements for compensation arrangements under section 912B of the Corporations Act 2001 (Cth) and ASIC Regulatory Guide 126. This insurance covers the financial services provided by us and by our authorised representatives, subject to the terms and conditions of the policy, including work done by representatives who no longer act for us.

Detail	Information
Insurer	Nova Underwriting Pty Ltd
Policy number	192776
Limit of indemnity	\$5,000,000 any one claim and \$10,000,000 in the aggregate
Period of insurance	Expiring 30 August 2027

16. Codes of practice

Regis Licensing Pty Ltd subscribes to the Insurance Brokers Code of Practice. The Code sets out the standards that insurance brokers promise to meet when dealing with clients, and goes beyond what the law requires. You can obtain a copy of the Code at www.insurancebrokerscode.com.au. Compliance with the Code is monitored independently by the Insurance Brokers Code Compliance Committee.

Where we provide claims handling and settling services, we also observe the standards in the General Insurance Code of Practice. This is a separate code, which applies to insurers and those acting on their behalf. You can obtain a copy at www.insurancecouncil.com.au.

17. Complaints and dispute resolution

We are committed to handling any complaint fairly, efficiently and promptly. Complaints are free to make, and you will not be treated differently because you have complained.

Step 1 — Contact us

Complaints Officer	Lina Curtiss, Head of Compliance
Phone	1300 395 838
Email	info@regislicensing.com.au
Post	Complaints Officer, Regis Licensing Pty Ltd, Suite 5, Level 11, 1 Eagle Street, Brisbane QLD 4000
Online	www.regislicensing.com.au/complaints

If your complaint concerns one of our authorised representatives, you may raise it with them directly or with us. We will acknowledge your complaint within one business day, or as soon as practicable, and tell you who is handling it. We will keep you informed of progress, and we will give you our final response in writing within 30 calendar days of receiving your complaint, setting out our decision and the reasons for it. If we cannot respond within 30 calendar days, we will write to you before that date to explain why and to tell you that you may take your complaint to AFCA.

Step 2 — External dispute resolution

If your complaint is not resolved to your satisfaction, or you do not receive a response within 30 calendar days, you may refer it to the Australian Financial Complaints Authority (AFCA), a free, independent external dispute resolution service. An AFCA determination is binding on us but not on you. Time limits apply, so please act promptly. Our AFCA membership number is 14769.

AFCA contact	Details
Phone	1800 931 678 (free call)
Email	info@afca.org.au
Website	www.afca.org.au
Post	Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Code breaches

If your complaint concerns a breach of the Insurance Brokers Code of Practice, you can also report it to the Insurance Brokers Code Compliance Committee at www.insurancebrokerscode.com.au or on 1800 931 678.

18. If you need additional support

Anyone can find themselves needing extra support, whether because of illness, disability, age, bereavement, a natural disaster, financial stress, family violence, or language or literacy barriers. If you need additional help to deal with us, please tell us. We will work with you to find an approach that suits your circumstances, and we can connect you with specialist services. You can also authorise a family member, friend, carer, financial counsellor or other representative to deal with us on your behalf.

Interpreters	TIS National — 131 450. Ask them to contact us on 1300 395 838.
National Relay Service	www.accesshub.gov.au — NRS Helpdesk 1800 555 660.
Financial counselling	National Debt Helpline — 1800 007 007. Mob Strong Debt Help — 1800 808 488.
Family and domestic violence	1800RESPECT — 1800 737 732, 24 hours. In an emergency call 000.
Mental health	Lifeline — 13 11 14. Beyond Blue — 1300 22 4636. 13YARN — 13 92 76.

Further information is available at www.regislicensing.com.au/support.

19. Your privacy

We collect, hold, use and disclose your personal information in order to provide our services, arrange and administer your cover, handle claims, and meet our legal and regulatory obligations. We may need to disclose your information to insurers, reinsurers, discretionary mutual funds, premium funders, loss adjusters, investigators, other intermediaries and our service providers, some of whom may be located overseas.

We handle personal information in accordance with the Privacy Act 1988 (Cth) and the Australian Privacy Principles. Our Privacy Policy explains how your personal information is handled, how you can access or correct it, and how to make a privacy complaint. It is available at www.regislicensing.com.au/privacy or on request.

If you do not provide the information we ask for, we may not be able to arrange cover for you, administer your policy or membership, or handle your claim.

20. Contact us

Regis Licensing Pty Ltd	ABN 71 130 820 727 AFSL 338156
Principal office	Suite 5, Level 11, 1 Eagle Street, Brisbane QLD 4000
Postal	Suite 5, Level 11, 1 Eagle Street, Brisbane QLD 4000
Phone	1300 395 838
Email	info@regislicensing.com.au
Website	www.regislicensing.com.au

This Financial Services Guide was prepared and authorised for distribution by Regis Licensing Pty Ltd (ABN 71 130 820 727, AFSL 338156).

Appendix — Financial Services Guide Part 2

Authorised Representative Schedule

This Part 2 is issued with, and forms part of, the Regis Licensing Pty Ltd Financial Services Guide (Part 1). It must be read together with Part 1. It sets out details of the authorised representative you are dealing with.

Authorised representative	[FULL LEGAL NAME] ([ABN] / [ACN])
Trading as	[TRADING NAME]
AR / CAR number	[NUMBER]
Principal office	[ADDRESS]
Postal address	[ADDRESS]
Phone / Email	[PHONE] / [EMAIL]
Website	[WEBSITE, IF ANY]
Authorising licensee	Regis Licensing Pty Ltd (ABN 71 130 820 727, AFSL 338156)
Authorised to provide	[LIST THE SPECIFIC SERVICES AND PRODUCT CLASSES AUTHORISED UNDER THE CARA — must not exceed the licensee authorisations in section 3]
Individual representatives	[NAMES AND AR NUMBERS, WHERE APPLICABLE]
How the representative is paid	[COMMISSION RANGE, FEE RANGE, ANY OTHER BENEFITS, AND ANY REFERRAL ARRANGEMENTS]
Associations and relationships	[ANY ASSOCIATIONS THAT COULD INFLUENCE THE SERVICE, OR "None"]
Version / date	[VERSION] / [DATE]

Regis Licensing Pty Ltd is responsible for the financial services provided by this authorised representative to the extent those services are within the scope of AFSL 338156. Complaints about this authorised representative may be made to them directly, or to Regis Licensing using the details in section 17 of Part 1.

The lack of independence statement on the cover of Part 1 applies equally to this authorised representative.