

Financial Services Guide (FSG)

Platform Ventures (Pet Insurance)

Date prepared: 22 July 2024

The financial services referred to in this FSG are offered by Platform Ventures Pty Ltd. This FSG should be read in conjunction with and in addition to your combined Financial Services Guide and Product Disclosure Statement for your Petinsurance.com.au policy.

All references to “we”, “us” or “our” are references to Platform Ventures Pty Ltd unless specified otherwise.

About Platform Ventures

Platform Ventures Pty Ltd ABN 35 626 745 177 (**Platform Ventures**) is a wholly owned subsidiary of Suncorp Group Limited ABN 66 145 290 124 (**Suncorp Group**).

Platform Ventures is the Authorised Representative of PetSure (Australia) Pty Ltd ABN 95 075 949 923, AFSL 420183) (**PetSure**). Our Authorised Representative Number is 1266101. The contact details for Platform Ventures are at the end of this document.

PetSure holds a current Australian Financial Services Licence (420183) and is responsible for the financial services that we provide to you. PetSure is the insurer and issuer of Petinsurance.com.au.

The contact details for PetSure are:

Street address: Level 1, 465 Victoria Avenue, Chatswood, NSW 2067

Postal address: Locked Bag 9021, Castle Hill, NSW 1765

Phone: (02) 9842 4800

Website: www.petsure.com.au

Purpose and content of this FSG

We are required by law to provide you with this FSG. This FSG is designed to assist you in deciding whether to use any of the authorised services offered in this FSG.

This FSG outlines:

- the services we are authorised to provide under PetSure’s Australian Financial Services Licence (AFSL);
- who we act for when providing the financial services;
- the remuneration received by us and any other relevant parties;
- compensation arrangements;
- our internal and external dispute resolution services; and
- how we can be contacted.

Who is responsible for the financial services provided?

PetSure is an Australian Financial Services licensee (No. 420183) and is responsible for the financial services that we provide to you. PetSure does not act for you. We are responsible for the content and distribution of this FSG.

Our services

PetSure is authorised to deal in, provide general advice on general insurance products and to carry on a financial services business to provide a claims handling and settling service to retail and wholesale customers.

We are authorised under PetSure's Australian Financial Services Licence (AFSL) to:

- arrange, but not issue cover in respect of Petinsurance.com.au policies to retail clients only via our website, and
- provide general advice about Petinsurance.com.au products only in relation to the advertising, marketing, or promotion of products in communications (whether on a website, electronic or written communication) to retail customers.

We or our representatives are not authorised to give general, or personal financial product advice or deal in financial products over the phone or face to face.

Important information you should know

We will not consider whether the product is appropriate for your personal objectives, financial situation or needs as we do not provide such services to you. Any information provided in relation to this product is of a general nature only and is not based on a consideration of your personal needs, objectives, or financial situation. Therefore, you need to consider the appropriateness of any information given to you, having regard to your personal circumstances before accessing the cover provided under the policy.

If you are issued a pet insurance policy as a result of our financial services, you will be issued with a Combined Financial Services Guide and Product Disclosure Statement (Policy Booklet). You need to read the applicable Policy Booklet including the Policy Terms and Conditions to determine if the product is right for you. The Policy Booklet contains information on the relevant risks, benefits and significant characteristics of the product and is aimed to assist you in making an informed decision about whether to buy it or not. If you require personal advice, you need to obtain the services of a suitably qualified adviser.

This FSG only applies to the financial services that we are authorised to provide to you. You should read this FSG in conjunction with the Policy Booklet for information on the financial services that other entities provide in respect of Petinsurance.com.au policies.

How each party is paid for its services

When you purchase a Petinsurance.com.au policy you pay the premium to PetSure for the product. The total amount you pay is inclusive of government fees, taxes, and charges (including stamp duty and GST). This amount is provided to you before the product is purchased. You can ask PetSure for further information.

Platform Ventures is paid a commission for promoting Petinsurance.com.au policies. For each policy sold, Platform Ventures will receive a commission of 12% of the net premium for the first policy period (new business); and 10% of the net premium for subsequent policy periods (renewals).

The commission is calculated after any government taxes and charges.

You may request particulars about the above remuneration or other benefits from the relevant entity providing the relevant financial service; however, the request must be made within a reasonable time after you have been given this document and before the relevant financial service has been provided to you by them. The contact details for PetSure and Platform Ventures are set out at the end of this FSG.

Compensation Arrangements

The *Corporations Act 2001* (Cth) requires Australian Financial Services licensees to have arrangements for compensating retail clients for losses they suffer as a result of a breach by the licensee or its representatives of Chapter 7 of that Act, unless an exemption applies. Those arrangements include a requirement that the licensee hold professional indemnity insurance cover.

As an insurer, PetSure is exempt from this requirement because it is an insurance company supervised by the Australian Prudential Regulation Authority (APRA) and is subject to the prudential requirements under insurance legislation regulated by APRA.

Conflicts of interest

We take any potential and actual conflicts of interest seriously and have a conflict-of-interest policy. Conflicts of interest are circumstances where some or all of your interests are or may be inconsistent with or diverge from some or all of our interests.

We manage conflicts of interest through adequate controls, disclosure, and avoidance. We also provide training to our employees to identify conflicts of interest and encourage the early reporting of potential conflicts of interests.

Instructions

You can contact us to give instructions by post, phone or email on the contact numbers and details set out at the end of this FSG.

How are Complaints resolved?

If you have a complaint

We hope that you never have reason to complain, but if you do, we will do our best to work with you to resolve it. Please let us know if you require additional assistance to lodge a complaint.

1 – Internal Dispute Resolution

If you have a complaint, we'll take steps to resolve it as soon as possible. We'll do our best to acknowledge your complaint within one business day of receiving it.

Please contact us using one of the following means:

By phone: 1800 955 585 8am — 8pm AEST, Monday — Friday except public holidays)

In writing: Customer Service Complaints, Locked Bag 9021 Castle Hill NSW 1765

Please supply your policy number if you have one, to enable the enquiry to be dealt with promptly and by someone with appropriate authority. If we haven't resolved your matter to your satisfaction, at your request we'll escalate your complaint for review by our Internal Disputes Resolution team.

The Internal Dispute Resolution team will review your complaint and any supporting evidence. After full consideration of the matter, a written final response will be provided to you, outlining the decision reached and the reasons for the decision.

2 – External Dispute Resolution

In the event that your complaint is not resolved to your satisfaction, or a final written response has not been provided within 30 days, you can refer your complaint to the Australian Financial Complaints Authority (**AFCA**).

AFCA is an independent dispute resolution service provided free of charge.

You may contact AFCA at:

Australian Financial Complaints Authority (AFCA)

Mail: GPO Box 3, Melbourne VIC 3001

Phone: 1800 931 678

Website: www.afca.org.au

Email: info@afca.org.au

Any questions

The financial services we offer are limited to those stated above. If you have any further questions about the financial services we provide, please contact us by using the below details.

Please retain this document for your reference and any future dealings with us.

Contact Details

Platform Ventures

Platform Ventures Pty Ltd

ABN 35 626 745 177, Authorised Representative Number 1266101

Street address: AAMI, GPO Box 756, Melbourne, VIC, 3001

Phone: 1300 240 437

PetSure

PetSure (Australia) Pty Ltd

ABN 95 075 949 923, AFSL 420183

Street address: Level 1, 465 Victoria Avenue, Chatswood, NSW 2067

Postal address: Locked Bag 9021, Castle Hill, NSW 1765

Phone: 1800 955 585

Website: www.petsure.com.au

This FSG was prepared by Platform Ventures (as it relates to the financial services provided by Platform Ventures as PetSure's authorised representative) and PetSure has authorised distribution of this FSG.