

Date: 01 October 2025

About this Financial Services Guide (FSG)

This FSG contains important information about how CFC Underwriting Pty Ltd ABN 68 139 214 323 ('CFC Underwriting', 'our', 'we', 'us') provides financial product advice and deals in financial products, any remuneration paid in relation to those services and how complaints are handled. It is designed to assist you to decide whether you should use the services. This FSG was prepared on 01 October 2025.

Who is the licensee?

CFC Underwriting holds Australian Financial Services Licence number 407780.

What financial services are provided?

We can provide the following financial services:

- financial product advice for general insurance products; and
- deal in a financial product by issuing, applying for, acquiring, varying or disposing of general insurance products, including on behalf of another person;

to retail and wholesale clients.

Who is the Insurer?

We hold a binding authority from the Insurer and the Underwriters (certain underwriters at Lloyd's of London led by Canopus Managing Agents Ltd, Syndicate 4444, who are authorised under the *Insurance Act 1973* to write Australian Insurance business) ('the Insurer'). This means that we can issue, apply for, acquire, vary or dispose of general insurance products. When providing services, we act on behalf of the Insurer and not on your behalf.

About Lloyd's of London

Lloyd's is the world's specialist insurance and reinsurance market. With expertise earned over centuries, Lloyd's is the foundation of the insurance industry and the future of it. Led by expert underwriters and brokers who cover more than 200 territories, the Lloyd's market develops the essential, complex and critical insurance needed to underwrite human progress. Backed by diverse global capital and excellent financial ratings, Lloyd's works with a global network to grow the insured world - building resilience for businesses and local communities and strengthening economic growth around the world.

About the Product Disclosure Statement

To assist in your decision making, we will give you information about the insurance product by providing you with a Product Disclosure Statement ('PDS'). The PDS is an important document and, among other things, sets out the details of the issuer, what is covered, any exclusions, and any conditions which may apply. You should carefully read the PDS to decide if the insurance product features suit your objectives, financial situation and needs before making a decision about the insurance product. Please keep the PDS in a safe place for your reference and for any future dealings with us.

Other than the binding authority referred to above, we and any related body corporate do not have any other relationship or association with the Insurer.

How are we remunerated for the financial services we provide?

Commission: We may receive a commission payment from the Insurer when the Policy is issued, varied or renewed. For details of the relevant commission, please contact us.

Policy Fee: We may charge a policy fee for administration and compliance costs associated with our role in the distribution of the product.

Profit Commission: We may receive a profit commission based on annual agreed performance criteria with the Insurer.

Employees: Our employees receive salaries and may receive an annual incentive based on their overall contribution. We also have a policy regarding non-monetary benefits which entitles our employees to receive benefits such as business-related gifts and corporate entertainment up to a prescribed limit. Non-monetary benefits above this limit are not to be accepted.

Complaints

If you have a complaint relating to our services, you can contact us using the following details to access the dispute resolution procedure:

Attention: Complaints Officer

CFC Underwriting Pty Ltd

Telephone: +61 (0)3 9654 6100

Email: complaints@cfc.com

Post: Level 18, 140 William Street, Melbourne VIC 3000

We will acknowledge receipt of your complaint within 1 business day via phone or email and do our utmost to resolve the complaint to your satisfaction within 10 business days.

If we cannot resolve your complaint to your satisfaction, we will escalate your matter to Lloyd's Australia who will review your complaint within 10 business days. You will be kept informed of the review of your complaint every 10 business days.

Lloyd's contact details are:

Lloyd's Australia Limited

Telephone: +61 (0)2 8298 0783

Email: ldraustralia@lloyds.com

Post: PO Box R1745, Royal Exchange NSW 1225

A final decision will be provided to you within 30 calendar days of the date on which you first made the complaint unless certain exceptions apply.

You may refer your complaint to the Australian Financial Complaints Authority (AFCA), if your complaint is not resolved to your satisfaction within 30 calendar days of the date on which you first made the complaint or at any time.

AFCA can be contacted as follows:

Telephone: 1800 931 678

Email: info@afca.org.au

Post: GPO Box 3, Melbourne VIC 3001

Website: www.afca.org.au

AFCA is an independent body that operates nationally in Australia and aims to resolve disputes between you and your Insurer. AFCA provides fair and independent financial services complaint resolution that is free of charge to consumers. Determinations made by AFCA are binding upon us.

What professional indemnity insurance arrangements are in place?

We hold professional indemnity insurance covering the provision of financial services by us and our authorised representatives. The policy meets the requirements of the *Corporations Act 2001* (Cth).