



FINANCIAL SERVICES GUIDE

This Financial Services Guide (FSG) is an important document that we are required to give you under the requirements of our Australian Financial Services Licence. It is designed to help you make an informed decision about whether to use our services. It includes details about the financial services we are able to provide to you, services we offer & the remuneration that may be paid to us for providing those services and how any complaints are dealt with.

Priyanka Shah

**Authorised Representative of
Unique Group Broker Services Pty Ltd (UGBS)**

Authorised Rep No: 1273099

Address: 4/401 Auburn Rd

Hawthorn VIC 3122

Telephone: 0430 440 049

ABN: 29 627 161 415

Email Address:

priyanka@finsolinsurance.com.au

www.finsolinsurance.com.au

Licensee

Unique Group Broker Services Pty Ltd

T/A UGBS

AFSL: 509434

ABN: 54 608 758 845

Address: 2/308 Kororoit Creek Road,

Williamstown North 3016 VIC

PO BOX 6474, Point Cook 3030 VIC

Telephone: 1300 966 697

FINANCIAL SERVICES PROVIDED

Priyanka Shah is the Director of Finsol Pty Ltd and is an Authorised Representative of Unique Group Broker Services Pty Ltd (UGBS) & can provide General Advice only for the following classes of financial products:

- i) Life Products limited to: life risk insurance products as well as any products issued by a registered life insurance company that are backed by one or more of its statutory funds.

Should you decide to purchase a policy, Priyanka Shah will be the arranger of your insurance and the relevant insurer will be the product issuer.

GENERAL ADVICE

We only offer General Advice for any product that we are authorised to deal in.

- **General Advice Warning**

General Advice is where we do not take into consideration any of your financial situation, objectives or needs. We usually provide you with a minimum of two quotes wherever possible, you need to consider if the general advice and any relevant product is appropriate for your circumstances. We suggest that you should obtain a Product Disclosure Statement (PDS) relating to the product and consider the PDS before making any decision about whether to acquire the product.

PRODUCT DISCLOSURE STATEMENT (PDS)

Upon request, you will be provided with a Product Disclosure Statement/s (PDS) containing information about key features of the financial product, significant risks and benefits, the cooling off period and fees associated with the financial product that will assist you to make an informed decision about whether the product is appropriate for you. It is usually created by Financial Institution providing the product.

WHO WE ACT FOR

We normally act for you in providing our insurance services. We will tell you before or at the time if we are not acting for you in providing any part of our service.

ABOUT YOUR AUTHORISED REPRESENTATIVE

Your Authorised Representative is Priyanka Shah and is an Authorised Representative of UGBS. Priyanka Shah is the “providing entity” for the purposes of the Corporations Law.

UGBS holds Australian Financial Services License (AFSL) Number 509434 and has authorised the creation of this Financial Services Guide or FSG. The information in the FSG is current at the date of issue and is general information only.

Details of your Authorised Representative:

Name: Priyanka Shah

Contact Details: 0430440049

Email Address: priyanka@finsolinsurance.com.au

PAYMENT OF PREMIUMS

LIFE INSURANCE

- The insurance companies will require payment details prior to issuing an insurance policy. Various payment options are available (Monthly, Quarterly, Semi-Annually, Annually) and may differ with each insurer.

DISCLOSURE OF REMUNERATION

LIFE INSURANCE

When insurance is arranged for you, you will be required to pay a premium to the insurer of the product. The premium includes any commission payable by the insurer for distributing the product so you do not need to pay any extra. Where a life insurance product is arranged for you, UGBS receives a commission from the insurer and a percentage of this commission is paid to FinSol Pty Ltd

Upfront Commission: is a one-off payment payable at the time of purchase and can range between 30% - 60% of the premium you pay (exclusive of GST).

Ongoing Commission: for each year the premium is in force, UGBS receives an ongoing commission which can range from 20% - 30% per annum (exclusive of GST) from the issuer of the product. For example, if your insurance premiums were \$750 per annum, UGBS may receive between \$225 - \$525 (exclusive of GST) in the first year and between \$150 - \$225 (exclusive of GST) per annum, for each year you retain this cover.

PRIVACY POLICY

Your privacy is important to us. Our Privacy Policy explains how we use and disclose your personal information in accordance with the Australian Privacy Principles. Our Privacy Policy is upon request when contacting us.

DISPUTE RESOLUTION

If you have a complaint about any services you should:

- 1) Contact your Authorised Representative by telephone to explain your situation & let them know of your concerns. Your Authorised Representative will do everything possible to resolve your complaint promptly;

- 2) If this does not resolve your complaint, put your complaint in writing addressed to:

The Complaints Manager
Unique Group Broker Services Pty Ltd
PO BOX 6474
Point Cook, VIC 3030.

OR

Email: admin@UGBS.com.au

Where your complaint will be objectively considered and discussed with you and your Authorised Representative with a view to being settled as soon as possible;

- 3) If you are not happy with the response we provide, you may refer your complaint to the Australian Financial Complaints Authority (AFCA) which offers a free independent dispute resolution service.

You can contact AFCA by:

Phone: 1800 931 678

Email: info@afca.org.au

Mail: GPO Box 3 Melbourne VIC 3001

Web: www.afca.org.au

PROFESSIONAL INDEMNITY

We hold a Professional Indemnity Policy. This policy is designed to pay claims by Third Parties (including our clients) arising out of our professional negligence. The policy satisfies the requirements for compensation arrangements under Section 912B of the Corporations Act 2001.

DUTY TO TAKE REASONABLE

Before entering an insurance contract, you have a legal duty to take reasonable care not to make a misrepresentation to the insurer before the contract of insurance is entered into.

A misrepresentation is a false answer, an answer that is only partially true, or an answer which does not fairly reflect the truth.

This duty also applies when extending or making changes to existing insurance, and reinstating insurance. If the duty is not met, this can have serious impacts on your insurance. The cover could be avoided (treated as if it never existed), or its terms changed. This may also result in a claim being declined or a benefit being reduced.

ANY QUESTIONS?

If you have any further questions about the financial services we offer or about Unique Group Broker Services Pty Ltd, please contact us. You will find our contact details on the cover page of this FSG.

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

ACKNOWLEDGEMENT OF RECEIPT

Please email me at priyanka@finsolinsurance.com.au or sign below to acknowledge receipt of this FSG.

Client signature: _____

Date: ____/____/____

Client name 1:

Client signature: _____

Date: ____/____/____

Client name 2: