



FUSE FLEET UNDERWRITING PTY LTD
Financial Services Guide

Effective Date: 19 May 2026



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INTRODUCTION

This Financial Services Guide (FSG) contains information about our services and charges, your rights as a client and other things you need to know relating to insurance matters, including how any complaints you may have will be dealt with.

This FSG has been prepared and issued by Fuse Fleet Underwriting Pty Ltd (Fuse Fleet) ABN 46 662 436 624, Authorised Representative No. 001299656. Fuse Fleet is an authorised representative of Delaney Kelly Golding Pty Ltd (DKG) ABN 35 000 663 221, AFSL No. 231146.

Address: Level 3, 345 Pacific Highway, North Sydney NSW 2060

Phone: 1300 387 338

Website: www.fusefleet.com.au

Email: insurance@fusefleet.com.au

DKG holds a current Australian Financial Services Licence No. 231146 and is responsible for the financial services that Fuse Fleet provides to you. DKG is also responsible for the content and distribution of this FSG. The distribution of the FSG by Fuse Fleet is authorised by DKG.

The information in the FSG is current at the date of issue and is general information only. In this FSG, the words "we," "our," or "us" is a reference to Fuse Fleet. "You" and "your" refer to you as our client or the insured person.

It is designed to assist you in making an informed decision about whether to use any of those services and contains important information about:

- The services we offer you;
- How we and others are paid;
- Any potential conflict of interest we may have;
- Our internal and external dispute resolution procedures and how you can access them; and
- Arrangements that are in place to compensate clients for losses.

It is an important document. Please read it carefully and keep it in a safe place.

PRODUCT DISCLOSURE STATEMENT

If we offer to arrange the issue of an insurance policy to you, we will also provide you with, or pass on to you, a product disclosure statement (PDS), unless you already have an up-to-date PDS. The PDS will contain information about a particular policy, which will enable you to make an informed decision about purchasing that product.

The PDS will be provided electronically at the time of the cover confirmation. Please check this carefully when received or advise us immediately should you not receive the document. Should you have any queries, you should contact us immediately.

Fuse Fleet holds a delegated authority, which means that it can enter into, vary, or cancel the insurance products and handle and settle claims without referring to the insurer, provided it acts within its binding authority. When providing these services, we act on behalf of the insurer and do not act on your behalf.



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We may give general financial product advice on the insurance products that we offer and any advice given is provided for your assistance but provided on behalf of the insurer.

Any general advice given by us does not take into account your individual objectives, financial circumstances or needs. Before you make any decision about the insurance, read the PDS carefully to ensure that it is suitable for you. You should consult your insurance adviser or broker if you require professional advice on your situation.

GENERAL INSURANCE CODE OF PRACTICE

We support the General Insurance Code of Practice. The Code is designed to raise the standard of practice and service in the general insurance industry. You can obtain a copy of the Code by contacting us or visiting www.codeofpractice.com.au.

FROM WHEN DOES THIS FSG APPLY?

This FSG applies from 19 May 2026 and remains valid unless a further FSG is issued to replace it. We may give you a supplementary FSG. It will not replace this FSG but will cover services not covered by this FSG.

HOW CAN I INSTRUCT YOU?

You can contact us to give us instructions by post, phone or email on the contact number or details included in this FSG.

WHO IS RESPONSIBLE FOR THE FINANCIAL SERVICES PROVIDED?

DKG is responsible for the financial services that will be provided to you or through you to your family members, including the distribution of this FSG. DKG holds a current AFSL No. 231146. The contact details for DKG are on page 1 of this FSG.

In some cases, our services may be provided by Authorised Representatives, Distributors or Referrers (collectively referred to as Representatives) who have been provided with specific authority to provide services on our behalf. When dealing with our Representatives as a Retail Client they will provide you with information on their relationship with us and the services they are authorised to provide. Each of our Representatives is authorised by us to issue this FSG to you on our behalf.

WHO DO WE ACT FOR?

We have arrangements with the insurer, Mitsui Sumitomo Insurance Company Limited (MSI), ABN 49 000 525 637. MSI's AFSL No. is 240816. When we provide you with insurance, we act under an agency agreement or a binder with MSI. This means when we issue you with insurance cover or an insurance policy, we act for and in the interest of the insurer as our principal in providing services, not yours.

If we are given a "binding authority" from an insurer, this means we can enter into insurance policies and/or handle or settle claims on their behalf without reference to them, provided it is within the authority they have given us.



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WHAT KINDS OF FINANCIAL SERVICES ARE YOU AUTHORISED TO PROVIDE TO ME AND WHAT KINDS OF FINANCIAL PRODUCTS DO THOSE SERVICES RELATE TO?

Fuse Fleet is authorised to advise and deal in general insurance products to wholesale and retail clients under DKG's Australian Financial Services Licence.

Fuse Fleet acts under an Agency Agreement or a binder with the insurer, MSI. When we act under a binder or agency agreement, we will be acting as the agent of the insurer. This means that we represent and act for the insurer, not for you.

WILL I RECEIVE TAILORED ADVICE?

We are authorised to provide you with general advice only and not with tailored advice.

You should read the warnings that we give you carefully before making any decision about an insurance policy.

Where we provide you with advice about your insurance arrangements, that advice is current at the time that we give it. We will review your insurance arrangements when you inform us about changes in your circumstances, at the time of any scheduled status review, or upon renewal of your insurances.

CONTRACTUAL LIABILITY AND YOUR INSURANCE COVER

Many commercial or business contracts contain clauses dealing with your liability (including indemnities or hold harmless clauses). Such clauses may entitle your insurers to reduce cover, or in some cases, refuse to indemnify you at all. You should seek legal advice before signing and accepting contracts. You should inform us of any clauses of this nature before you enter into them.

WHAT INFORMATION DO YOU MAINTAIN IN MY FILE AND HOW CAN I ACCESS IT?

We maintain a record of your personal profile, including details of insurance policies that we arrange or issue for you. DKG may also maintain records of any recommendations or advice given to you. We will retain this FSG and any other FSG given to you as well as any PDS that we give or pass on to you for the period required by law.

We are committed to implementing and promoting a privacy policy, which will ensure the privacy and security of your personal information. A copy of DKG's privacy policy is available on request. A copy is also available on DKG's website <https://www.dkg.com.au/>.

RECEIVING DOCUMENTS ELECTRONICALLY

It is standard practice for us to electronically distribute important documents such as this FSG, a PDS for each insurance product and relevant insurance certificates, as well as future policy renewal notices.

Should you only wish to receive any of these documents by normal mail, you should contact us immediately and we will send such documents to the last known address notified or advised to us.



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HOW DO WE MANAGE CONFLICTS OF INTEREST?

Conflicts of interest are circumstances where some or all of your interests are inconsistent with or diverge from some or all of our interests.

We take any potential conflict seriously and have a Conflicts of Interest policy with which we comply. Our procedures and training are designed to properly manage any conflict that may arise. If you require any further explanation, please ask us.

All material conflicts that impact our advice that are not mentioned in this FSG will be advised to you on the invoices related to that advice.

HOW WILL I PAY FOR THE SERVICES PROVIDED?

Payment for the services we provide you is payable directly to Fuse Fleet Trust Account.

For each insurance product, the insurer will charge a premium that includes any relevant taxes, charges and levies. Fuse Fleet often receives a payment based on a percentage of this premium (excluding relevant taxes, charges and levies) called commission, which is paid to Fuse Fleet by the insurer. In some cases, you will also be charged a fee. These will all be shown on the invoice that is sent to you.

You can choose to pay for our services by any of the payment methods set out in the invoice. You are required to pay Fuse Fleet within the time set out on the invoice.

If there is a refund or reduction of your premium as a result of a cancellation or alteration to a policy or based on a term of your policy (such as a premium adjustment provision), we will also retain commission depending on our arrangements with the insurer or charge you a cancellation fee equal to the reduction to commission.

When you pay your premium, it will be banked into our trust account. Fuse Fleet will retain the commission from the premium you pay us and remit the balance to the insurer in accordance with Fuse Fleet's arrangements with the insurer. Fuse Fleet will earn interest on the premium while it is in their trust account, or Fuse Fleet may invest the premium and earn a return. Fuse Fleet will retain any interest or return on investment earned on the premium.

HOW ARE ANY COMMISSIONS, FEES OR OTHER BENEFITS CALCULATED FOR PROVIDING THE FINANCIAL SERVICES?

Our commission will be calculated based on the following formula:

$$X = Y\% \times P.$$

In this formula:

X = Our commission.

Y% = The percentage commission paid to us by the insurer. Fuse Fleet's commission varies between 0% to 30%.

P = The amount you pay for any insurance policy (less any government fees or charges included in that amount).

Any fees that we charge you will be itemised on our invoice or statement.



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If you pay by credit card, we may charge you a fee which is non-refundable and reimburses us for bank fees, interest and charges associated with the use of a credit card.

Our employees are paid a market salary and may be entitled to a performance bonus depending on the quality of work they provide to clients during any financial year and the achievement of company goals.

Our employees may also be invited to annual conferences, receive sponsorship for conferences, functions, meals, or other non-monetary benefits from external parties such as insurers, underwriting agencies, or reinsurers. You do not bear the cost of these events and such relationships are managed under our conflicts of interest policy.

Our policy is that any of the above received by us or our representatives that exceed \$200 per item or transaction in estimated value are potentially material and must be disclosed to our Conflicts Manager in writing.

INTEREST

Any premiums received from you are held in our trust account prior to being forwarded to the insurer. We will retain any interest earned on the money held in our account.

DO YOU HAVE ANY RELATIONSHIPS OR ASSOCIATIONS WITH THE INSURERS WHO ISSUE THE INSURANCE POLICIES OR ANY OTHER MATERIAL RELATIONSHIPS?

DKG is a Steadfast Group Limited (Steadfast) Network Broker. Steadfast has exclusive arrangements with some insurers and premium funders (Partners) under which Steadfast will receive between 0.5% to 1.5% commission for each product arranged with those Partners. Steadfast is also a shareholder of some Partners. We may receive a proportion of that commission from Steadfast at the end of each financial year (or other agreed period).

As a Steadfast Network Broker, DKG has access to member services, including model operating and compliance tools, procedures, manuals and training, legal, technical, banking and recruitment advice and assistance, group insurance arrangements, product comparison and placement support, claims support and group purchasing arrangements. These member services are either funded by Steadfast, subsidised by Steadfast or available exclusively to Steadfast Network Brokers for a fee.

You can obtain a copy of Steadfast's FSG at <https://www.steadfast.com.au/>.

If we arrange premium funding for you, DKG may be paid a commission by the premium funder. We may also charge you a fee (or both). The commission that DKG is paid by the premium funder is usually calculated as a percentage of your insurance premium (including government fees or charges). If you instruct us to arrange or issue a product, this is when DKG becomes entitled to the commission.

Our commission rates for premium funding are in the range of 0% to 4% of funded premium. When we arrange premium funding for you, you can ask us what commission rates DKG is paid for that funding arrangement compared to the other arrangements that were available to you.

Premium Amortisation Corporation Funding (PAC Funding) ABN 98 076 540 335 is owned 100% by the directors of DKG. DKG does not earn commission on any transactions processed via PAC Funding.



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MATERIAL CHANGES

You must also notify us of any significant changes which occur during the period of insurance. If you do not, your insurances may be inadequate to fully cover you. We can assist you to do this and to ensure that your contract of insurance is altered to reflect those changes.

WHAT SHOULD I DO IF I HAVE A COMPLAINT?

Contact us and tell us about your complaint. Fuse Fleet will acknowledge receipt of your complaint within one business day of receipt and give you the name and relevant contact details of the person assigned to liaise with you about your complaint.

Your complaint will be handled by the person who has appropriate authority, knowledge or experience to deal with it. This will not be the person whose decision or conduct is the subject of your complaint. This person will review your complaint.

If Fuse Fleet cannot resolve your complaint to your satisfaction, then Fuse Fleet will escalate your complaint to MSI. We will investigate your complaint and provide you with a written response outlining our decision.

For all complaints, 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.

If you are not satisfied with our final decision, or if we do not resolve your complaint within 30 calendar days of receiving it, you may refer your complaint to the Australian Financial Complaints Authority (AFCA).

AFCA provides fair and independent financial services complaint resolution that is free to customers. AFCA will determine whether it can consider your complaint.

You can contact AFCA at:

Mail: GPO Box 3, Melbourne Vic 3001

Phone: 1800 931 678

Website: www.afca.org.au

Email: info@afca.org.au

We are a member of AFCA and are bound by its determinations. This complaints process does not affect your right to take legal action. Your complaint must be referred to AFCA within two years of Our final decision, unless AFCA considers special circumstances apply.

Further information about Our complaints and dispute resolution process is available by contacting us or visiting <https://fusefleet.com.au/dispute-resolution-msi/>.

WHAT ARRANGEMENTS ARE IN PLACE TO COMPENSATE CLIENTS FOR LOSSES?

We hold professional indemnity insurance that complies with the requirements of section 912B of the *Corporations Act 2001*. The insurance covers claims involving errors or mistakes relating to our services in relation to DKG employees and our representatives, including former employees and representatives after they cease working with us provided we notify the insurer of the claim when it arises and this is done within the relevant policy period.



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HOW WE USE YOUR PERSONAL INFORMATION

We are committed to protecting your privacy. We use and disclose the information you provide to arrange or issue your insurance and for any other purposes outlined in our privacy policy. If you don't provide us with full information, we may not be able to provide you with insurance.

We do not rent or sell your information. For more information about how to access the personal information we hold about you, how to have the information corrected and how to complain if you think we have breached privacy law, ask us for a copy of our Privacy Policy or visit our website at <https://fusefleet.com.au/privacy/>.

CLIENT CONTACT AGREEMENT

To ensure that we provide you with appropriate products and services, you agree to us calling you to discuss any new products and services. If you do not wish to receive such calls, please advise us and we will place you on our Do Not Call Register.

CHANGES TO THIS FSG

Information in this document may change from time to time. We may make changes by amending the FSG and publishing an updated version on our website at <https://fusefleet.com.au/>. You may also obtain an electronic copy of the updated information through our website, or you can directly request it from us.

LACK OF INDEPENDENCE

We receive commissions from MSI that we place your insurance with and we retain that commission to operate our business.

PRIVACY

Fuse Fleet is committed to the safe and careful use of your personal information in the manner required by the *Privacy Act 1988* (Cth) and the Australian Privacy Principles. Fuse Fleet will collect personal information when you deal with Fuse Fleet. Fuse Fleet uses your personal information so Fuse Fleet can do business with you, which includes providing the financial services outlined within this FSG. If you do not provide your personal information to us as requested, we may not be able to provide these services to you. Sometimes Fuse Fleet might send your personal information overseas. The locations Fuse Fleet sends it to can vary but include the Philippines, India, Ireland, the UK, the US and countries within the European Union. If in providing the services to you, you need to give us personal information about other individuals, we rely on you to have made them aware that we will be collecting their personal information and how we use, hold and disclose that information.

This includes the purposes for which we use it, the types of third parties we disclose it to and how they can access it (as described in our privacy policy). If it is sensitive information (which includes a person's health information), we rely on you to have obtained their consent to these matters. By doing business with us or receiving any of the financial services we provide, you agree to advising third party individuals of this and collecting their consent as required. If you have not done these things, you must tell us before you provide the relevant information.



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A copy of Fuse Fleet Privacy Policy is located on Fuse Fleet's website at www.fusefleet.com.au. By soliciting financial services from us, you consent to your personal information being handled, used and disclosed in the manner described within.

If you wish to contact Fuse Fleet about any privacy related issue or wish to make a complaint about your privacy or the way your personal information has been handled, our contact details are as follows:

Address: PO Box 1670, North Sydney NSW 2059

Phone: 1300 387 338

Email: complaints@fusefleet.com.au

ANY QUESTIONS?

If you have any further questions about the financial services Fuse Fleet provides, please contact us. Please retain this document for your reference and any future dealings with Fuse Fleet or DKG.

MORE INFORMATION

If you would like more information about the remuneration that we receive, please contact us by phone, in writing by email or in person.

FUSE FLEET

ABN 46 662 436 624

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