



Financial Services Guide

This document is dated 1 November 2024.

It is issued by Our Ark Mutual Limited ACN: 627 006 213.

Distribution of this document has been authorised by Picnic Licensing Pty Ltd ACN: 647 642 117 AFSL 532540.

For more information, contact the Manager:

General/Membership/Protection

Telephone: 1300 134 700

Email: hello@ourark.com.au

Claims

Telephone: 1300 134 700

Email: claims@ourark.com.au

Complaints

Telephone: 1300 134 700

Email: disputes@ourark.com.au

Privacy

Telephone: 1300 134 700

Email: privacy@ourark.com.au

Mutual – Our Ark Mutual Limited

Telephone: 1300 134 700

International: +61 480 097 036

(Mon to Fri except public holidays from 8.30am to 5.30pm, AEST)

Email: hello@ourark.com.au

Post: PO Box 21, Buddina, QLD, 4575

Website: www.ourark.com.au

AFS Licensee – Picnic Licensing Pty Ltd

Telephone: 02 8310 6981

Post: PO Box 21, Buddina, QLD, 4575

Email: afsl@picniclabs.io

Product Distributor – Picnic Distribution Pty Ltd

Telephone: 02 8310 6981

Post: PO Box 21, Buddina, QLD, 4575

Email: afsl@picniclabs.io



INTRODUCTION

ABOUT THIS DOCUMENT

This is the Financial Services Guide (**FSG**) for Our Ark Management Pty Ltd (**Manager**, AR No: 1302936); Picnic Distribution Pty Ltd (**Distributor**, AR No: 1300250) and Picnic Licensing Pty Ltd (**Picnic**, AFSL No: 532540), the authorising financial services licensee. It is designed to assist you in deciding whether to use any of the financial services they provide, as described in this FSG, and includes information on how they are remunerated, how to make a complaint about their services and their professional indemnity arrangements.

In this guide the terms “we”, “our”, and “us” refers to Picnic and its authorised representatives (the Manager) and (the Distributor); and “you” or “your” refers to the member considering our financial services.

To contact us, including to give us instructions, refer to the [CONTACT DETAILS](#) set out on page 2.

FINANCIAL SERVICES

Our Ark Mutual Limited (**Mutual**) is a discretionary mutual that offers miscellaneous mutual risk products (**Protections**) to its members.

Picnic has authorised the Manager to:

- issue and arrange for the issue of Protections, and
- provide general advice about the

Protections. Picnic has authorised the Distributor to:

- distribute the Protections to potential new members
- provide general advice about the Protections.

When we provide these services, we do so on behalf of Picnic, not for you.

The Manager and the Distributor can only provide advice in general terms and cannot advise about your individual situation. When giving general advice and dealing in discretionary protection products, the Manager (AR No: 1302936) and the Distributor (AR No: 1300250) are acting as authorised representatives of Picnic.

REMUNERATION AND IMPORTANT RELATIONSHIPS

The Manager and the Distributor will be paid a fee for the mutual management services and distribution of the Protection provided to the Mutual. This fee will be calculated depending on a number of factors, including the number, type and size of Members that are serviced, claims handled, and other services delivered to and on behalf of the Mutual by the Manager and Distributor in each year. The Distributor may also receive payment from an insurance



intermediary for a referral of a Member. The Manager and Distributor have at least one director appointed to the Board of the Mutual.

Picnic earns remuneration for providing its financial services authorisation to the Manager. Intermediaries may earn remuneration for providing marketing and customer service activities for the Manager or the Mutual. You can request further information regarding these remuneration arrangements before any financial service is provided to you.

PROFESSIONAL INDEMNITY INSURANCE

The Mutual, the Manager and the Distributor have professional indemnity insurance in place which covers the Mutual, the Manager and the Distributor respectively for any errors or mistakes relating to their services.

This insurance meets the requirements of the Corporations Act 2001 (Cth) and covers the services provided by us. In the Manager's case, this includes after the Manager ceases to provide services to the Mutual, provided the Manager notifies the insurer of the claim when it arises and this is done within the relevant policy period.

PRIVACY

We are fully committed to handling your personal information in accordance with the Privacy Act 1988 (Cth) and the Australian Privacy Principles. We collect your personal information directly from you or through other entities listed in our Privacy Policy.

A free copy of our Privacy Policy is available at www.ourark.com.au/privacy

COMPLAINTS

Making a complaint

We are committed to ensuring our products and services meet your expectations and we value feedback on how we are performing. Our customer care team is the first point of contact and will aim to resolve your complaint. [CONTACT DETAILS](#) are set out on page 2.

We will acknowledge your complaint immediately and we will attempt to resolve your complaint within 15 business days of the date we receive your complaint.

The Board sets guidelines to ensure they exercise discretion fairly and consistently and in the interests of all Members when



considering the merits of a claim. The Board also considers the terms of the PDS when determining claims for Protection.

If you wish to dispute the decision about a claim made by the Mutual, please contact us in the first instance by making a written submission to the Mutual and asking the Board to reconsider their decision.

If you have a complaint about any of the services provided by us or any other person engaged by us, please contact Picnic on the contact details provided on page 2 of this document.

Escalating a complaint

If you are not satisfied with our decision or if your complaint remains unresolved after 15 business days, you may refer the matter to our Internal Dispute Resolution (**IDR**) team.

Disputes processed by the IDR team will be presented to a Review Committee. The review will be guided by the principles of good faith, equity and merit. If you are still unhappy with the outcome, you can choose to have the matter resolved externally.

External Dispute Resolution

If you are not satisfied with the outcome of your complaint or we do not resolve your complaint within 30 calendar days of the date on which we first received your complaint, you can contact the

Australian Financial Complaints Authority (**AFCA**). This independent body provides its service free of charge and we will abide by the outcome. The decision is not binding on you.

AFCA is an external complaints resolution scheme approved by ASIC to provide free advice and assistance to consumers to help them in resolving complaints relating to members of the financial services industry. Information about AFCA, and the types of disputes that it can consider, can be found at its website.

Membership of AFCA is held by Picnic as the authorising licensee of the Mutual and Manager.

Australian Financial Complaints Authority (AFCA)

Phone: 1800 931 678

Website: www.afca.org.au

Email: info@afca.org.au

Post: GPO Box 3, Melbourne VIC 3001.