



QUBIT

Financial Services Guide (FSG)

Purpose of FSG

The purpose of the Financial Services Guide (FSG) is to help you make an informed decision about whether to use the financial services provided by us. It contains information on

- who we are and how we can be contacted;
- the services we offer and how they are provided;
- how are we paid and how fees are charged;
- how our employees are paid; and
- how your complaints are dealt with.

Before purchasing any financial product through us, you should read the Product Disclosure Statement (PDS) and any Supplementary Product Disclosure Statement (SPDS) applicable to the insurance product that you are purchasing. The PDS contains information about the particular product to help you make an informed decision about whether or not to buy that product. Any direction or advice given is general or factual in nature and does not take into account your objectives, financial situation or needs.

About Qubit Underwriting Pty Ltd

The Financial Services referred to in this Financial Services Guide (FSG) are offered by:

Qubit Underwriting Pty Ltd (ABN 60 683 263 407) (Qubit), acting as an Authorised Representative of Delaney Kelly Golding Pty Limited (AFSL 231146). Qubit is authorised and regulated by the Australian Securities and Investments Commission (ASIC) under Representative Number 001314540.

Contact Information

Suite 59, Level 11, 88 Pitt Street, Sydney NSW 2000

www.qubituw.com

Email : info@qubituw.com

In this guide the terms 'we', 'our' and 'us' refer to Qubit; and 'you' or 'your' refer to the person or entity considering our financial services.

Our authorised Financial Services and how they are provided

We are authorised to:

- provide general insurance advice to retail and wholesale clients;
- deal in general insurance products on behalf of clients; and
- issue general insurance products (under binder authority). Where we have a binding authority from insurers, this means we act on their behalf as if we were them and can bind them by our actions.

Our products may be issued to you either directly or through an insurance intermediary. Where we issue our products directly to you, you can provide instructions to us by using our contact details above.

Where an insurance intermediary issues our products to you, you should provide your instructions to us through the insurance intermediary.

Who we represent

When we provide you with authorised financial services, we will do so on behalf of the insurers we represent. This means that when we issue insurance policies or give financial product advice on these insurance policies we underwrite, we will be acting on behalf of the insurers and not on your behalf.

How are we paid and how do we charge

We will charge you an agreed premium for that product based on a number of factors including your risk profile and circumstances (plus relevant taxes and charges) which we will calculate and provide you with before you buy the product. Qubit receives a fee for administering the insurances on behalf of the insurer(s). We also will pay a fee or commission to persons or insurance intermediary who refer you to us. This is a percentage of the base premium as determined in negotiations with them and incorporated into the premium payable by you.

Our employees are paid an agreed salary and may also earn performance-based bonuses or receive non-monetary benefits, for example, sponsorships of conferences and functions, meals, entertainment, and gift vouchers. We closely monitor these activities to ensure they do not create conflicts of interest.

Complaint & Dispute Resolution

Customer satisfaction is of significant importance to us and if you are dissatisfied with our products or services provided, email or call us with your claim or policy number (if applicable) and as much information as you can about the reason for your complaint.

Client Complaints and Resolution Service

Qubit Underwriting Pty Ltd Australia
Suite 59, Level 11, 88 Pitt Street, Sydney NSW 2000
www.qubituw.com
Email : complaints@qubituw.com

For information about our complaints handling process please refer to the Product Disclosure Statement (PDS). Our Complaint Resolution team is committed to reviewing complaints objectively, fairly and efficiently.

The Complaints process described above forms our Internal Dispute Resolution Process. If we are not able to resolve your Complaint you may contact the Australian Financial Complaints Authority (AFCA).

Australian Financial Complaints Authority
GPO Box 3

Melbourne VIC 3001
P 1800 931 678 (free call)
F +61 3 9613 6399
E info@afca.org.au
W www.afca.org.au

Safeguarding your Privacy

Your privacy is important to us. Generally, we collect information about you to ensure that we provide the products and services most appropriate to your needs. To learn more about collection and use of your personal information, see Our Privacy Statement, which can be viewed at our website Privacy Policy or PDS.