COMUNE
Insurance Partners

Financial Services Guide

A GUIDE TO OUR RELATIONSHIP WITH YOU AND OTHERS

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

Rattana Sysengrath (Authorised Representative No. 001321825)

Comune Insurance Partners Pty Ltd t/as
Comune Insurance Partners

Corporate Authorised Representative No. 001321824

ABN: 90 698 344 197 | **ACN**: 698 344 197

A: 49 Cardigan Place Albert Park VIC 3206

T: 0417 718 383 | **E**: rattana@comune.com.au

Authorised Representatives of:

Mega Lines Pty Ltd (the Licensee)
ABN: 68 122 341 191 | ACN: 122 341 191 | AFSL 495082
Level 1 Unit 112/22-30 Wallace Avenue, Point Cook VIC 3030
T: (03) 8379 7300
E: info@megalines.com.au

Mega Lines Pty Ltd holds a current Australian Financial Services Licence No: 495082 and is responsible for the financial services that the Authorised Representative named within this document provides to you.

Not independent

Mega Lines Pty Ltd and its Authorised Representatives are not independent, impartial or unbiased pursuant to section 923A of the *Corporations Act* because we maintain associations and relationships with issuers of insurance and other financial products and may receive remuneration, commission or other benefits when we provide personal advice to you in relation to insurance products and other financial products. Mega Lines Pty Ltd and its Authorised Representatives may also be subject to direct or indirect restrictions relating to the financial products in respect of which personal advice is provided.

We may have associations or relationships with issuers of insurance products and other financial products.

Further information about these benefits and relationships is set out in this Financial Services Guide.

If you have any questions about this information, please ask us.

This FSG sets out the services that we can offer you.	It is designed to assist you in deciding whether to use any of those services and contains important information about: • The services we offer you. • How we and our associates are paid. • Any potential conflict of interest we may have. • Our internal and external dispute resolution procedures and how you can access them. • Arrangements that are in place to compensate clients for losses.
Further information when personal advice is given (*retail clients only)	We will provide you with further information whenever we provide you with advice which takes into account your objectives, financial situation and needs. This information may include the advice that we have given you, the basis of the advice and other information on our remuneration and any relevant associations or interests. This information may be contained in a Statement of Advice **(SOA)**. When you ask us to recommend an insurance policy for you, we will usually only consider the policies offered by the Insurers or insurance providers that we deal with regularly. In giving you advice about the costs and terms of recommended policies we have not compared those policies to other policies available, other than from those Insurers we deal with regularly.
Product Disclosure Statement (*retail clients only)	If you are a retail client and 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) or short-form PDS, unless you already have an up to date PDS or short-form PDS from the Insurer. The PDS or short-form PDS will contain information about the particular policy, which will enable you to make an informed decision about purchasing that product.
From when does this Financial Services Guide (FSG) apply?	This FSG applies from 7 July 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 you give us instructions?	You can contact us to give us instructions by post, phone, fax or email on the contact details mentioned on page 1 of this FSG.

Steadfast
THE STRENGTH YOU NEED
NIBA
MEMBER

Who is responsible for the financial services provided?	Mega Lines Pty Ltd 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. Mega Lines Pty Ltd holds a current Australian Financial Services Licence No: 495082. The contact details for Mega Lines Pty Ltd are at the top of this FSG. The distribution of this FSG by us is authorised by Mega Lines Pty Ltd.
What kinds of financial services are we authorised to provide and what kinds of financial product/s do those services relate to?	The financial services described in this guide are provided by your Authorised Broker, who is authorised under Mega Lines Pty Ltd's Australian Financial Services Licence to provide financial product advice, deal in general insurance products for wholesale and retail clients (including issuing products for Wholesale Clients), and handle and settle claims. We act for you as your general insurance broker unless we advise otherwise. In some cases, we may act under a binder or agency agreement which Mega Lines Pty Ltd has with Insurers that authorises us to issue policies or perform functions on an insurer's behalf. When we do, we act as the agent of the insurer —not for you—and we will clearly inform you whenever this applies.
Will I receive tailored advice?	Maybe not in all cases. However, we may need information about your personal objectives, details of your current financial situation and any relevant information, so that we can arrange insurance policies for you, or to give you advice about your insurance needs. We will ask you for the details that we need to know. In some cases, we will not ask for any of this information. If we do not ask, or if you do not give us all of the information we ask for, any advice you receive may not be appropriate to your needs, objectives and financial situation. You should read the warnings contained in any SOA, or any other 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. At renewal we may review your insurance however, in some cases we may automatically renew your insurance to ensure you continue to be covered. This renewal will not take into account any changes to your current financial situation or personal objectives or needs that you have not informed us of.
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.
Legal advice	Our duty as a general insurance broker does not extend to giving legal advice. You should consult your solicitor when you need advice on legal matters.
What information do we maintain about you and how can you access it?	Mega Lines Pty Ltd maintains a record of your personal profile including details of insurance policies that we arrange for you. Mega Lines Pty Ltd may also maintain records of any recommendations or advice given to you. Mega Lines Pty Ltd will retain this FSG and any other FSG given to you as well as any SOA, PDS or short-form PDS that we give or pass on to you for the period required by law. We and Mega Lines Pty Ltd are committed to implementing and promoting a privacy policy, which will ensure the privacy and security of your personal information. Mega Lines Pty Ltd has taken the appropriate action to ensure we comply with the Australian Privacy Principles ("APPs") and have established a Privacy Policy. A copy of our privacy policy is available on request, or at www.comune.com.au If you wish to access your file, please ask us. We will make arrangements for you to do so.
How will I pay for the services provided?	Payment for the services we provide you are payable directly to Mega Lines Pty Ltd. For each insurance product, the insurer will charge a premium that includes any relevant taxes, charges and levies. Mega Lines Pty Ltd will receive a payment based on a percentage of this premium (excluding relevant taxes, charges and levies) called commission, which is paid to Mega Lines Pty Ltd by the insurers. In some cases, we may also charge you a broker fee. This will be shown on the invoice that is sent to you. The invoice provides methods of payment for our services and details of payment terms (14 days). Mega Lines Pty Ltd pays the commission and broker fee to us after deducting a management fee. 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 retain any fee we have charged you. Depending on our arrangements with the insurer, Mega Lines Pty Ltd will retain any commission that was paid to them by the insurer for the policy and we may retain the portion of the commission that was paid to us by Mega Lines Pty Ltd. We may also charge you a cancellation fee.

Non-payment of premium within applicable time frames could result in the insurer cancelling the contract of insurance or charging a penalty premium for time on risk.

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

If you require assistance from us with a claim which requires an unexpected and significant amount of time or expertise, we reserve the right to make an additional charge for it. Any charges will be agreed with you before we provide the services so you always know how much you will be required to pay.

How are any commissions, fees or other benefits calculated for providing the financial services?

The commission the Insurer pays to Mega Lines Pty Ltd will be calculated based on the formula:

P X Y% = X.

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

Y% = the percentage commission paid to Mega Lines Pty Ltd by the Insurer. *X* = Mega Lines Pty Ltd's commission. Mega Lines Pty Ltd's commission varies between 0 and 30%.

We may also charge you a broker fee in addition to commission when you enter into an insurance policy. The amount of the fee will depend on the complexity of the services we are providing. The amount of any broker fee charged will be shown on your invoice.

Mega Lines Pty Ltd deducts a management fee of between 0% and 22.5% from the total commission and broker fee received and pays the remainder of the broker fee and commission to us.

Our employees that will assist you with your insurance needs will be paid a market salary and may also receive a performance bonus based on both the value and quality of the work they do for our clients.

Where a third party has referred you to us, we may share part of our fees/commission with them or pay an agreed referral rate. If we do, we will pay commissions to those people out of the commission and fees passed to us by Mega Lines Pty Ltd (not in addition to those amounts), in the range of 0 to 50% of our commission or fees.

If we give you personal advice, we will inform you of any fees, commission or other payments we, our associates or anyone referring you to us (or us to any insurer) will receive in relation to the policies that are the subject of the advice.

See below for information on the Steadfast association and commission.

Do we receive non-monetary benefits for providing the financial service?

While providing services to you, we may receive non-monetary remuneration from insurers, underwriting agencies and third parties. This can include access to technology platforms and IT support, education and training, event sponsorship and marketing assistance. We do not accept non-monetary remuneration if this could reasonably be expected to influence the services that we provide to you.

Do we have any relationships or associations which might reasonably influence us?

Insurer Relationships

Mega Lines Pty Ltd sometimes enter into specific arrangements with a limited number of insurers (e.g. binders or schemes) where we receive fees or other remuneration for the development of insurance solutions or the growth of various insurance portfolios. The remuneration Mega Lines Pty Ltd receives from these arrangements is variable and is determined by the profitability of the recommended insurance products. We will only recommend these products where they meet your needs and are in your best interests. Any such relationship is managed under Mega Lines Pty Ltd's conflicts of interest policy which all staff and representatives must comply with. If we cannot provide services to you due to a conflict of interest that cannot be managed we will notify you immediately. Where there may be a conflict of interest, we will contact you in a timely manner and clearly inform you that there may be a conflict of interest. We work closely with a range of insurers and underwriting agencies to arrange high quality benefits, competitive pricing and superior service levels for our clients. Wherever possible we will recommend that clients deal with insurers that are authorised under the Insurance Act 1973 (Cth) to carry on insurance business in Australia and are subject to oversight by the Australian Prudential Regulation Authority.

We will warn you when we recommend an unauthorised foreign insurer. Some insurers give other benefits such as sponsorship of annual conferences, training and invitations to social business functions. These benefits may change from year to year. The receipt of these benefits may be based upon the volume of business placed with the provider but may also be more of an ad hoc reward. Occasionally we may also receive small gifts and gratuities. It is Mega Lines Pty Ltd's policy that gifts or gratuities may be accepted only if they are of an incidental nature. These amounts are not additional costs to you. Despite the existence of any incentive, any decision to place business with such an Insurer will be based on the fact that this provides the best solution for you and not based on consideration of any incentive entitlement. Mega Lines Pty Ltd may pass any incentive received on to us.

Steadfast Group Limited

Mega Lines Pty Ltd is a Steadfast Group Limited (**Steadfast**) Network Broker.

As a Steadfast Network Broker, Mega Lines Pty Ltd and our Authorised Representatives have access to member services including model operating and compliance tools, procedures, manuals and training, legal, technical, HR, contractual liability advice and assistance, group insurance arrangements, product comparison and placement support, claims support, group purchasing arrangements and broker support services. These 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 www.steadfast.com.au.

The licensee and premium funding companies

If we arrange premium funding for you with a premium funder, we or Mega Lines Pty Ltd may be paid a commission by the premium funder. We may also charge you a fee (or both). The commission that we are paid by the premium funder is usually calculated as a percentage of your insurance premium (including government fees or changes). If you instruct us to arrange premium funding for you, this is when we become entitled to the commission.

Commission rates for premium funding are usually in the range of 0 to 3% of funded premium. When we arrange premium funding for you, you can ask us what commission rate we are paid for that funding arrangement compared to the other arrangements that were available to you. The amount we are paid is set out in the premium funding contract. Some premium funders may pay Mega Lines Pty Ltd an administration and service fee for the distribution and management of their products.

What to do if you have a complaint?

1. We welcome your suggestions, compliments and complaints as an opportunity to improve our service. If you have any complaints about the service provided to you, please give us the opportunity to put things right by contacting your Authorised Broker about your complaint in the first instance.
2. If your authorised broker is unable to resolve the matter and you wish to make a formal complaint, you can contact our Complaints Officer using the details below:
   Complaints Officer
   Mega Lines Pty Ltd/ Email: bunmi@megalines.com.au/Phone: (03) 8379 7300
   Address: Level 1, Unit 112, 22–30 Wallace Avenue, Point Cook VIC 3030
3. We will acknowledge receipt of your complaint as soon as practicable, and generally within **one (1) business day**, and will investigate your complaint in accordance with our Internal Dispute Resolution (IDR) procedures and the requirements of **ASIC Regulatory Guide 271 (RG 271)**.
4. We aim to resolve complaints as quickly as possible. Where we are unable to resolve your complaint immediately, we will provide you with a written response within the timeframes required by law. In most cases, this will be **within 30 calendar days** of receiving your complaint. If we are unable to meet this timeframe, we will keep you informed of the reasons for the delay and advise you of your rights.
5. If our brokerage is unable to resolve your complaint to your satisfaction, as a Steadfast Network Broker we have access to a free, additional, proactive service known as the Steadfast Customer Advocacy service. It can assist if you have a problem related to satisfaction, or fair treatment in relation to your dealings with us, or your insurer. The service can be accessed by sending an email to customeradvocacy@steadfast.com.au, or by calling the Steadfast Group Ltd head office on 02 9495 6500 and asking to speak with the Customer Advocacy service.
6. Mega Lines Pty Ltd is a member of the Australian Financial Complaints Authority (AFCA). If your complaint cannot be resolved to your satisfaction by us, you have the right to refer the matter to the AFCA. AFCA provides fair and independent financial services complaint resolution that is free to customers.
   If you are not satisfied with our final response, or we do not resolve your complaint within the required timeframe, you may refer your complaint free of charge to the **Australian Financial Complaints Authority (AFCA)**. **Australian Financial Complaints Authority (AFCA)**
   GPO Box 3
   Melbourne VIC 3001
   Phone: **1800 931 678**
   Email: **info@afca.org.au**
   Website: **www.afca.org.au**

Insurance Brokers Code of Practice

Mega Lines Pty Ltd is a principal member of NIBA and as such Mega Lines Pty Ltd's staff and Authorised Brokers have adopted the Insurance Brokers Code of Practice(NIBA Code). A copy of the NIBA Code will be provided upon request or can be obtained from the NIBA website: https://www.niba.com.au/insurance-brokers-code-of-practice

If you think we may have breached the Code, you can report alleged breaches to the Insurance Brokers Code Compliance Committee (IBSSS). You can contact the IBCCC using the following details:

Website:	www.insurancebrokerscode.com.au
Email:	info@codecompliance.org.au
Telephone:	1800 931 678 (free call)
in writing to:	IBCCC P.O. Box 14240, Melbourne VIC 8001

Special assistance and access to our services

We will take all reasonable steps to ensure our services are accessible to clients with special needs. Please le us know if you are experiencing any vulnerability when engaging our services, for exa relating to your age, disability or mental or physical health conditions.

If you tell us or we identify that, due to your vulnerability, you need additional support or assistance, we w ll work with you as soon as possible to find a suitable way to provide our services to y ou. During this time, we will of course respect your right to privacy and self-advocacy. If your circumstances mean that you need third-party support (such as a lawyer, interpret r or friend), we will work with you to allow for this when providing our services.
For further For further information on how we provide additional assistance or support, please see Mega Lines Pty Ltd's Vulnerable Clients Policy at www.megalines.com.au

What arrangements are in place to compensate clients for losses?

Mega Lines Pty Ltd have a Professional Indemnity policy in place. The PI policy covers Mega Lines Pty Ltd employees, its contractors and its Authorised Brokers for claims made against them by clients as a result of their conduct in the provision of financial services.

The PI policy will cover Mega Lines Pty Ltd and us for claims relating to the conduct of representatives who no longer work with us, in respect of the Financial Services provided under the Mega Lines Pty Ltd's Australian Financial Services Licence.

This policy satisfies the requirements for compensation arrangements under section 912B of the Corporations Act.

Any questions?

If you have any further questions about the financial services we provide, please contact us. Please retain this document for your reference and any future dealings with us and Mega Lines Pty Ltd.

ADDITIONAL IMPORTANT INFORMATION

***Retail Clients only**

Retail clients are individuals or those who purchase an insurance product for use in connection with a small business. However, they are only designated as retail clients when they purchase a general insurance contract which has been designated as a retail product i.e.:

- Motor vehicle
- Home building
- Home contents
- Sickness and accident
- Consumer Credit
- Travel
- Personal and domestic property
- Pleasure craft

Any other kind of insurance prescribed in the Corporations Regulations 2001.

If you are a Retail Client, the commission amounts we receive from underwriters for all transactions will either be disclosed on your invoices or on our Terms of Engagement that accompany the invoices. In addition, when we give you Personal Advice, commission amounts will be provided in any SOA we are required to provide you.

We have a set of standard non refundable Broker Fees that we charge you for services such as:

- Market research on products available.
- Assessing the claims service of insurers.
- Sourcing alternative quotations and coverage.
- Risk analysis and portfolio co-ordination.

All fees payable for our services will be advised to you at the time of providing the advice or service.

We may receive additional remuneration from insurers with whom we have profit share or volume bonus arrangements. This remuneration is payable if we meet certain agreed sales and/or profitability targets set by the insurer. If we have profit share arrangements with an insurer that apply to a product we recommend to you, we will advise you of this at the time of making any such recommendation if the amount involved is material.

New Business/Renewals

You understand that all documents relating to insurance contracts should be completed by you and only you, however, at times this may be done by us with your consent. It is your (the Insured's) responsibility to ensure the accuracy of all information supplied on any documents/the proposal prior to signing the document. The policy document issued by the Insurer forms the agreement between you and the Insurer. Upon receipt of this document we recommend you check the details thoroughly to ensure the cover meets your requirements.

When your policy is due for renewal, we will give you at least fourteen (14) days' notice of expiry of any policy maintained by us through Mega Lines Pty Ltd. We will review your insurance requirements when you inform us of any alterations to your circumstances, however in some cases we may automatically renew those policies, and you should contact us to inform us if any details are not correct.

We do not accept responsibility for policies not maintained by Mega Lines Pty Ltd.

Policy Alteration/ Endorsement

Please contact us should you require alteration to details of the insured property or risk. An invoice will be issued to confirm the alteration we have placed with the Insurer.

Cancellation

Fees may be charged by us for managing any cancellation. Some Insurers charge cancellation fees or may not refund anything depending on policy conditions and/or how many days are left before the expiry date of the policy.

Details of how we generally treat refunds of commissions and fees are contained on page 2 of this FSG.

Cooling off Period (Applies for *retail clients only)

A cooling off period may apply to an insurance policy issued to you as a retail client*. During the period you may return the policy and receive a premium refund. If you choose to return a product within a cooling off period, we will return the commission to the insurer, however we reserve the right to retain our fees. The cooling off period is subject to legal requirements and terms and conditions of the policy. You should check the relevant PDS for full details.

Conflicts of Interest	As a business we have relationships with and receive income from various third parties as detailed in this FSG. For Retail Clients receiving Personal Advice, details of relationships that impact the advice will be included in any SOA or invoice documentation we send you. 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. All material conflicts that may impact our ability to act in your best interests will be disclosed to you and we will only continue to act with your consent. Where we operate under a delegated authority or binding authority agreement, we may receive remuneration, commissions or other payments from insurers in accordance with those arrangements. These arrangements do not alter our obligation to provide services honestly, efficiently and fairly, and we maintain policies and procedures to appropriately manage any actual or perceived conflicts of interest.
Terms of Payment	When we arrange, renew or vary cover on your behalf, we will invoice you for the premium, statutory charges (e.g. stamp duty, fire services levies, GST, etc.) and our brokerage &/or fees. Invoices must be paid to us within fourteen (14) days of receipt, unless otherwise stated. Check your invoice for payment options. Please note that a surcharge will be applied to payments made by credit card, and that surcharge may change from time to time and will vary depending upon which type of credit card you choose to use.