



FINANCIAL SERVICES GUIDE

The financial services referred to in this financial services guide (FSG) are offered by:

Autopia Management Pty Limited (Autopia)

ABN: 80 111 369 049
Address: Tower 2, Level 15/201 Sussex Street, Sydney NSW 2000
Phone: 1800 288 674
Email: info@autopia.com.au
Website: www.autopia.com.au

and

BMS Risk Solutions Pty Ltd (BMS)

ABN: 45 161 187 980
AFSL No: 461594
Address: Level 3, 222 Clarence Street, Sydney NSW 2000
Phone: 1800 290 974
Email: smartgroup@bmsgroup.com
Website: www.bmsgroup.com/australia

Autopia is a corporate authorised representative (Number 000343869) of BMS. Autopia consultants are sub-authorised representatives of BMS when quoting and arranging Vero Comprehensive Motor Vehicle Insurance.

This FSG includes 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
- arrangements we have in place to compensate clients for losses.

Product Disclosure Statement (PDS)

When Autopia provides you with a quotation for your insurance policy, it will also provide you with the Vero PDS. The Vero PDS contains information about the policy which will enable you to make an informed decision about purchasing that product.

Renewals

To ensure that you have continuity of cover, Autopia will automatically renew your insurance unless you ask to opt out.

This means that at expiry no action is required. Any change in premium will be reflected in your next monthly charge to your lease account.

Before your expiry date, you will be sent a renewal email, Vero policy schedule and Vero PDS. You can opt out of renewal at any time by calling or emailing Autopia.

Cooling off period

The Vero Comprehensive Motor Vehicle Insurance PDS includes details of the cooling off period. You may cancel the policy in accordance with the Vero PDS.

From when does this FSG apply?

This FSG applies from 1 December 2025 and is valid until we issue you with a new FSG.

You should read this FSG in its entirety and retain it for your future reference. By engaging, or continuing to engage us you are, in the absence of any formal written agreement with us, agreeing to the delivery of our services and remuneration as described in this FSG.

Who is responsible for the financial services provided?

BMS is responsible for the financial services provided to you by Autopia, including the distribution of this FSG. The distribution of this FSG by Autopia is authorised by BMS.

BMS holds an Australian Financial Service Licence (AFSL) issued by the Australian Securities & Investments Commission (ASIC). The AFS licence number is 461594.

What kinds of Financial Products are we authorised to advise and deal in?

Autopia is authorised to provide general advice about and deal in the Vero Comprehensive Motor Vehicle Insurance policy that is underwritten by AAI Ltd trading as Vero Insurance or "Vero".

Autopia is authorised by BMS to arrange the Vero Comprehensive Motor Vehicle Insurance policy. In providing you with the costs and terms of the policy Autopia will not compare the policy to other policies available.

Will I receive tailored advice?

Autopia will provide factual information that does not take into account your particular needs and requirements and you should consider the appropriateness of this advice to your circumstances prior to acting upon it.

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

When Autopia provides you with your novated lease quote for Vero Comprehensive Motor Vehicle Insurance, Autopia will also give you the Vero PDS, which sets out details specific to the motor vehicle

insurance and the key benefits and risks involved in purchasing this insurance.

Who do we act for when providing the financial service?

As BMS has authority to effect the Vero Comprehensive Motor Vehicle Insurance under a binder agreement with Vero, this means BMS can enter into the insurance contract on the insurer's behalf. In arranging your insurance, Autopia therefore acts on behalf of Vero and not for you.

Relationships or associations which might influence us in providing you with a financial service

BMS and Autopia are not controlled by any financial institution(s) such as a fund manager, bank, insurance company or trade/credit union. None of these institutions has a vested interest in our business and are not therefore in a position to influence us in the provision of advice

What information do we need from you?

We expect that you will provide us with accurate information that we request so that we can provide you with your quote and arrange your insurance. We will rely on the accuracy and completeness of the information that you provide to us and do not independently verify the information before sending it to the insurer.

Privacy

BMS and Autopia are committed to protecting your privacy. We use personal information you provide to arrange your insurance and assist with your insurance needs. We provide your personal information to the insurance company that provides insurance quotes and offers insurance terms to you or the companies that deal with your insurance claim (such as loss assessors and claims administrators). We do not trade, rent or sell your personal information. If you don't provide us with all information that we may require, we can't properly advise you, seek insurance terms for you, or assist with claims and you could breach your duty of disclosure.

For more information about how to access the personal information that we hold about you and how to have the information corrected and how to complain if you think we have breached the privacy laws, ask us for a copy of our Privacy Policy or visit our website at <http://www.bmsgroup.com/data-privacy> and <http://autopia.com.au>.

How can you give us instructions about Financial Products?

You may tell Autopia how you would like to give it instructions, for example, by telephone, email or other means.

If you have supplied your email address to Autopia, we will send insurance documents including this FSG and any PDS (if required) to that email address as attachments and/or links to

documents/websites, unless you tell us you would like to receive those documents in a different form.

How will you pay for the service?

For the Vero Comprehensive Motor Vehicle Insurance, Vero will charge you a premium which includes any relevant taxes, charges or levies as well as any other amounts charged. The premium, taxes, charges and levies will be shown on the Vero Quote that will be sent to you.

The Corporations Act requires us to fully disclose all fees and charges, so if you are in doubt please ask us to explain these to you.

You will make payment of the premium as shown on your Novated Lease Quote, as part of your monthly novated lease payment.

If you do not wish to include Vero Comprehensive Motor Vehicle Insurance as part of your novated lease package, please let us know. Autopia will send you a revised quotation reflecting your self-selected insurance provider and premium, and you will not be charged any premium relating to the Vero Comprehensive Motor Vehicle Insurance.

Your payment of the first monthly instalment which includes the insurance premium is treated as acceptance of all of the terms and conditions of the Vero Comprehensive Motor Vehicle Insurance policy.

If you do not pay the monthly novated lease payment/s which includes the insurance premium the insurer may cancel the contract, and you would not be insured.

Where you have paid a premium, as well as any other amounts charged for arranging your insurance policy, those amounts are held (less any commission) on trust for you until BMS passes it on to the insurer. BMS will retain any interest earned on the premium during that period.

If your insurance contract is cancelled or varied before the expiry of the period of insurance, you will be paid any refunded pro-rata premium received from the insurer. BMS and Autopia will retain all of their commissions in full in the event of any early cancellation or variation of your insurance contract or adjustment of premium. We may charge an additional fee for processing your request to cancel, or vary your insurance contract and you agree that this fee may be offset against any premium pro-rata refund you are entitled to.

What remuneration, commission, fees or other benefits do we receive in relation to providing you with financial services?

Autopia is remunerated through a percentage of the premium – a 'commission' – which BMS receives from the insurer. The commission BMS receives is 21% of the premium and BMS passes 100% of this to Autopia.

Autopia charges a separate administrative fee of \$84 per policy plus GST per annum to administer the Vero Comprehensive Motor Vehicle Insurance policy.

Full commission (including dollar amounts) will be provided on request.

All fees payable for arranging the Vero Comprehensive Motor Vehicle Insurance will be included as part of your novated lease quote.

Autopia consultants who assist you with your novated lease and Vero Comprehensive Motor Vehicle Insurance requirements are paid a salary.

What information do we maintain on file and can you examine your file?

We maintain a record of your personal details that you provide to us to arrange your insurance, including details of insurance policies that we arrange or issue for you. We will retain this FSG and any other FSG given to you as well as any PDS that we give 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 our privacy policy is available on request. A copy is also available on our website.

If you wish to access your records, please ask us. We will make arrangements for you to do so.

We need to hold all information you give us for a period of 7 years. You can view information held by us by making a written request.

What kind of compensation arrangements are in place and are these arrangements compliant?

BMS has Professional Indemnity Insurance in place to cover the financial services that it and its representatives (including Autopia) provide. BMS understands that it is sufficient and appropriate to meet our obligations as the holder of an Australian Financial Services license. The policy includes coverage for claims made in relation to the conduct of representatives/employees who no longer work for BMS or Autopia (but who did at the time of the relevant conduct).

What should you do if you have a complaint?

We are committed to providing quality service to our clients. If you have a complaint about the financial services provided by Autopia, please contact Autopia at the contact details at the beginning of this FSG to discuss your concern. Our aim to resolve all complaints quickly and fairly.

If your complaint is not satisfactorily resolved within 24 hours, please contact the Complaints Officer at BMS at au.complaints@bmsgroup.com or call 1800 290 974. Our aim to resolve all complaints quickly and fairly.

BMS 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.

AFCA can be contacted at:

Website: www.afca.org.au
Email: info@afca.org.au
Telephone: 1800931678 (freecall)
In writing: Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001