How will I receive my documents?
In accordance with the Australian Security Investment Commission’s (ASIC) digital disclosure guidance and waivers for financial service product providers, the default delivery method for Product Disclosure Statements (PDS) and other financial service disclosure documents is electronic (email) unless you “opt out” and advise us of an alternate preferred delivery method.

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

Application & Terms of this Financial Services Guide
This FSG applies from 1 April 2017 and remains valid unless a further FSG is issued to replace it. If circumstances warrant, we may give you a supplementary FSG that will cover services not provided or listed in this FSG.

Contact or Instruction Details
You can contact or instruct us by giving instructions by email, phone, post or fax utilising the details set out in this FSG.

Ongoing Relationships or Associations with Insurance Companies and Others
Aviso WA 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% – 1.5% commission for each product arranged by us 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).

Further information when personal advice is given
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 of 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.

Who is Responsible for the Financial Services Provided?
Triton Broking Services (WA) Pty Ltd (Tas Aviso WA) is responsible for the financial services provided to you. Triton Broking Services (WA) Pty Ltd holds a current Australian Financial Services License No: 230778.
Aviso WA is an insurance intermediary and we are licensed under Corporation Law to provide advice, deal and issue in relation to general insurance products to wholesale and retail clients. In this capacity we are able to act on your behalf and provide you with advice on the product or service.

FINANCIAL SERVICES GUIDE (FSG)
Avviso WA has an association with Primatus Financial Solutions and we or our representatives may receive a commission or fee for any financial services Primatus Financial Solutions arrange for you. Where you have been referred to us by someone else and Avviso WA pay the referee a fee or commission in relation to that referral, we will tell you.

Avviso WA has appointed Set Leasing Pty Ltd as a distributor for a financial product.

Avviso WA has appointed Car Craft Panel & Paint as a distributor for a financial product.

From time to time, Avviso WA may also receive some form of material benefit from their insurer contacts where they have an agreement in relation to performance. These may include administrative support, commission over-ride, subsidies or performance bonuses. Avviso WA have a number of representatives with CGU Insurance Limited, QBE Insurance (Australia) Limited, Allianz Australia Insurance Ltd and Zurich Australian Insurance Ltd and with Steadfast Group Ltd as a Network Broker.

Any relevant specific benefits received by Avviso WA in relation to our recommendations to you, arising from those associations, will be disclosed in our SOA.

Avviso WA is a member of the Chamber of Commerce and Industry WA, Swan Chamber of Commerce, Franchise Council of Australia and National Insurance Brokers Association (NIBA).

How will I pay for services provided?

For each insurance product the insurer will charge a premium that includes any relevant taxes, charges and levies. We often receive a payment based on a percentage of this premium (excluding relevant taxes, charges and levies) called commission, which is paid to us by the insurers. However, in some cases we will also charge you a fee. This fee will be shown on the invoice that we send you. You can choose to pay by any of the payment methods set out in the invoice.

You are required to pay us 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 retain any fee we have charged you. We will also retain commission depending on our arrangements with the insurer, or charge you a cancellation fee equal to the reduction in our commission.

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

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.
- \( P \) = 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 depend on the insurance policies we arrange for you and the services we provide.

We do not often pay any commissions, fees or benefits to others who refer you to us or refer us to an insurer. If we do, we will pay commissions to those people out of our commission or fees (not in addition to those amounts), in the range of 0% to 27.5% of our commission or fees.

Our employees that will assist you with your insurance needs will be paid a market salary that may include a bonus based on performance. If you 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.

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.

Personal Information

We maintain a record of your personal profile including details of insurance policies that we have arranged or issue for you. We also maintain records of any PDS, FSG or SOA we have provided to you plus any such documents we may issue in the future.

We are committed to protecting your privacy. We use the information you provide to advise about and assist with your insurance needs. We provide your information to insurance companies and agents that provide insurance quotes and offer insurance terms to you or the companies that deal with your insurance claim (such as loss assessors and claims administrators). Your information may be given to an overseas insurer (like Lloyd’s of London) if we are seeking insurance terms from an overseas insurer, or to reinsurers who are located overseas. We will try to tell you where those companies are located at the time of advising you. We do not trade, rent or sell your information.

If you don’t provide us with full information, 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 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.

Complaints or Dispute Resolution - What should I do if I have a complaint?

Contact us and tell us about your complaint, we will do our best to resolve it quickly.

If your complaint is not satisfactorily resolved within 10 business days, please contact The Complaints Officer on 08 6274 0500 or put your complaint in writing and send to Complaints Officer at the address noted in this FSG. We will try and resolve your complaint quickly and fairly.

Avviso WA is a member of the Financial Ombudsman Service (FOS). If your complaint cannot be resolved to your satisfaction by us you have the right to refer the matter to FOS. FOS can be contacted at Level 12, 717 Bourke Street, Docklands 3008 or GPO Box 3, Melbourne, Vic, 3001 or by phone 1800 367 287 or by fax 03 9613 6399 or by email info@fios.org.au or website www.fos.org.au.

What Arrangements do you have in place to compensate clients for losses?

Avviso WA has a Professional Indemnity Insurance Policy (PI Policy) in place. The PI Policy covers us and our representatives (including our authorised representatives) for claims made against us and our representatives by clients as a result of the conduct of us, our employees or representatives in the provision of financial services. Our PI Policy will cover us for claims relating to the conduct of representatives who no longer work for us.

Questions or Further Information

If you have any further questions about the financial services offered by Avviso WA, please contact us.

Please retain this document for your reference and any future dealings with Avviso WA.

Triton Broking Services (WA) Pty Ltd T/as Avviso WA

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