

Supplementary Financial Services and Credit Guide

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This Supplementary Financial Services Guide (SFSG) supplements our Financial Services and Credit Guide (FSCG), version number 4.0. This SFSG needs to be read together with that (FSCG).

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Our referral arrangements

Where you have been referred to us by someone else we may pay them a fee, commission or some other benefit in relation to that referral. Our current referral arrangements are detailed below:

Provider	Payment arrangement
Greg Carolan	<p>If you are referred to us by Greg Carolan then we will pay him 27.50% of the upfront commission, based on the initial annual risk insurance premium payable on any Personal Risk Insurance Policy purchased by you.</p> <p>To the extent it is known, information about the manner in which this benefit is calculated will also be included in our written advice to you. The referral fee paid to this service provider does not involve any additional cost to you.</p>
Jewbilee Pty Ltd as agents for Choice Home Loans	<p>If you are referred to us by Jewbilee Pty Ltd then we will pay them 27.50% of the upfront commission, based on the initial annual risk insurance premium payable on any Personal Risk Insurance Policy purchased by you.</p> <p>To the extent it is known, information about the manner in which this benefit is calculated will also be included in our written advice to you. The referral fee paid to this service provider does not involve any additional cost to you.</p>
MJBCR Pty Ltd, Trading As Westate Loan Brokers	<p>If you are referred to us by MJBCR Pty Ltd then we will pay them 27.50% of the upfront commission, based on the initial annual risk insurance premium payable on any Personal Risk Insurance Policy purchased by you.</p> <p>To the extent it is known, information about the manner in which this benefit is calculated will also be included in our written advice to you. The referral fee paid to this service provider does not involve any additional cost to you.</p>