

iEXI Pty Ltd

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AFSL 555362  
ABN 33 654 132 813

Suite 3, Level 30,  
420 George Street, Sydney  
NSW 2000

iExtend 

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## Financial Services Guide

## About this Financial Services Guide.

The financial services referred to in this Financial Services Guide (FSG) are provided to you by iEXI Pty Ltd ABN 33 654 132 813 AFSL 555362 ('iExtend', 'we', 'us' or 'our'), located at Suite 3, Level 30, 420 George Street, Sydney NSW 2000.

This FSG addresses key information including who we are, how we can be contacted, the range of services we are authorised to offer, how we (and any other relevant parties) are paid, disclosure of any potential conflicts of interest and details of our internal and external dispute resolution procedures and how you can access them.

The purpose of this FSG is to assist you in determining whether to use any of the services described in this document.

To assist in your decision on whether to take up a financial product, we will provide you with a Product Disclosure Statement (PDS). The PDS includes the benefits, risks, features, terms and conditions of the iExtend offer to help you make an informed decision.

Keep this FSG in a safe place along with your PDS for future reference.

### Lack of Independence

iExi Pty Ltd and its representatives are not independent, impartial or unbiased because we may receive commissions on life insurance products.

## Services we are authorised to provide.

We are authorised to provide the following financial services to retail and wholesale clients:

- general financial product advice for:
  - o derivatives limited to an assigned life policy arrangement;
  - o life products, including investment life insurance products, life risk products; and
  - o miscellaneous financial risk products limited to an assigned life policy arrangement
- dealing by issuing, applying for, varying or disposing of a financial product in respect of miscellaneous financial risk products limited to an assigned life policy arrangement.
- dealing by applying for, varying or disposing of a financial product on behalf of another person in respect of:
  - o life products, including investment life insurance products, life risk products; and
  - o miscellaneous financial risk products limited to an assigned life policy arrangement; and
- providing claims handling and settling services limited to:
  - o providing advice or expressing an opinion upon request concerning someone's ongoing or possible insurance claim;
  - o advising or expressing an opinion in a manner that could naturally affect the decision to proceed with an existing claim or to initiate a prospective claim;
  - o assisting someone to make a claim under an insurance product; and
  - o representing an insured individual in pursuing a claim under an insurance product.

iExtend is only authorised to provide general advice. General advice does not take into account your individual objectives, financial situation or needs. We do not provide personal advice. If you wish to receive personal advice, you should speak to a licensed financial adviser.

## How are we paid?

iExtend will not charge you for the provision of its financial services.

However, under the miscellaneous financial product that we issue (iExtend Product), we are entitled to receive a percentage of the death benefits paid on life insurance policies that are assigned to us. This is dependent on the percentage of iExtend's interest in the policy.

It is common for life insurers to compensate financial advisers with an ongoing renewal commission for maintaining life insurance policies that their clients hold. If you have a financial adviser who is currently receiving a commission from the insurer in relation to the policy, the insurer may continue to pay your financial adviser a commission under the policy after the life policy assignment is in place. We do not pay any remuneration to your financial adviser in relation to the product. To assist in offsetting premium costs, iExtend may determine a portion of the renewal commission should be paid to iExtend. We may receive this commission from your financial adviser or instruct for the commissions to be turned off by the insurer where this will reduce the premiums under the policy.

Our employees are paid a salary and superannuation. In addition, they may also be eligible for discretionary short-term and long-term incentives based on their performance against Key Performance Indicators (KPIs), values and risk goals. This is generally discretionary and will be a percentage of their salary and depends on several factors, including the number of Products issued and the quality of the representative's conduct.

This is at no additional cost to you. We have practices to ensure we adhere to the conflicted remuneration provisions set out in the Corporations Act 2001.

## Relationships and associations

We disclose any potential conflicts of interest that may arise when providing our services. We are committed to managing these conflicts fairly by following our Conflicts of Interest Policy and acting in the best interest of our clients.

## How do we deal with personal information?

iExtend adheres to the Privacy Act and other regulations protecting your personal information. We recognise that individuals, including financial advisers, potential policyholders, and other third parties who interact with iExtend, are interested in knowing why we collect information, how we use it, and what measures we take to ensure the security of personal information.

We only collect and use your personal information to provide the financial services outlined in this document. If you wish to gain access to your information (including correcting or updating it) or have a complaint about a potential breach of your privacy, please email us on [support@iextend.com.au](mailto:support@iextend.com.au) or call us on (02) 9161 3890.

## Compensation arrangements

iExtend has Professional Indemnity Insurance in place to compensate retail clients for any losses suffered due to a breach of any legislative obligation by iExtend, including the conduct of any former employees whom iExtend employed at the time of the relevant conduct. This satisfies the legislative requirements for a compensation arrangement under the Corporations Act 2001.

## What do you do if you have a query or complaint?

We hope you never have a reason to complain, but if you do, we will do our best to work with you to resolve it. To make a formal enquiry or to lodge a complaint, please contact us:

Phone: (02) 9161 3980  
Email: [support@iextend.com.au](mailto:support@iextend.com.au)  
In Writing: Suite 3, Level 30, 420 George Street, Sydney NSW 2000

## Our complaint resolution process has three steps.

### 1. Initial Response.

When you have a complaint, our goal is to resolve it promptly during our initial discussion. If we cannot address your complaint to your satisfaction, we will refer your complaint to our Complaints Manager, who will acknowledge receipt within 24 hours. If we cannot resolve your complaint to your satisfaction within five days then it will be escalated for review.

### 2. Internal Dispute Resolution.

All matters escalated to our Internal Dispute Resolution Team will be responded to in writing. After a full investigation of the matter, a final written response will be provided to you within 30 days of when iExtend receives your complaint.

### 3. External Dispute Resolution.

In the unlikely event that your complaint is not resolved to your satisfaction, or a final response has not been provided within the required time frame, you can refer your matter to the Australian Financial Complaints Authority (AFCA), provided your matter is within the scope of AFCA's Complaint Resolution Scheme Rules. AFCA offers a free, fair, independent dispute resolution scheme for consumer and small business complaints.

You may contact AFCA at:

Australian Financial Complaints Authority  
GPO Box 3 Melbourne VIC 3001

Email: [info@afca.org.au](mailto:info@afca.org.au)  
Phone: 1800 931 678 (free call)  
Website: [www.afca.org.au](http://www.afca.org.au)

Information about your rights can also be obtained from the Australian Securities and Investments Commission on 1300 300 630.

## How to contact us.

If you would like to obtain further information, provide us with instructions or if you have any queries about the products and services we offer, please contact us by calling (02) 9161 3980 or email [support@iextend.com.au](mailto:support@iextend.com.au).