



FINANCIAL SERVICES GUIDE

The purpose of this document

This Financial Services Guide (FSG) is an important document which has been prepared to provide you with information about us, the services we offer, and how we are remunerated. It is designed to help you decide whether to use the services we offer. It was prepared on 11 February 2026 and has been authorised by Quantum Insurance Holdings Pty Ltd.

About us

We are:

Quantum Private Clients Pty Ltd (ABN 61 656 641 584)

Suite 2.2B, 25 Cooper Street, Surry Hills NSW 2010

Tel 1300 772 469

We are an authorised representative of:

Quantum Insurance Holdings Pty Ltd (ABN 71 163 019 485)

PO Box 7163, Eaton, WA 6232

Tel 1300 974 095

Quantum Insurance Holdings Pty Ltd is a related company which holds a current Australian Financial Services Licence (AFSL) Number 451134 and is responsible for the financial services provided by its authorised representatives.

Quantum Private Clients' Authorised Representative Number is 1295049. We are authorised to deal in, provide general advice on, and provide a claims handling and settling service for general insurance products under Quantum Insurance Holdings Pty Ltd's Australian Financial Services License.

We provide general advice only, meaning that when we provide advice, we have not considered your objectives, financial situation or needs.

General advice is not personal advice. We are unable to give you personal advice. You should consider if the product is suitable for you by reading the Product Disclosure Statement (PDS).

Binder arrangements

We act under binding authorities given to us by certain Underwriters at Lloyd's. The details of the Underwriters at Lloyd's are included in our Product Disclosure Statements (PDS) which provide you with information about our insurance products. When we act under a binding authority, we act as the agent of the insurer. This means that we represent and act for the insurer, not for you.

Remuneration

We will receive commission from the insurer(s) when we issue, vary or renew an insurance product for you. Our commission will be calculated based on the formula $X = Y\% \times P$

In this formula,

X = our commission

Y% = the percentage commission paid to us by the insurer. Our commission varies between 0 and 30%.

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

We may also receive a Contingent or Profit Commission payable by the Underwriters. Payment is contingent on whether there is an actual net annual profit on the insurance pool after deduction of claims and underwriter expenses.

We will charge you an administration fee for each policy we issue or renew and we will note the fee in your policy schedule. It is payable in addition to the premium and the amount you pay will vary, depending on the product.

Professional Indemnity Insurance

Quantum Insurance Holdings Pty Ltd holds Professional Indemnity insurance. This covers the provision of financial services by Quantum Insurance Holdings Pty Ltd and its Authorised Representatives. The policy meets Corporations Act 2001 (Cth) requirements.

Complaints & Dispute Resolution

If you have any concerns or wish to make a complaint about any aspect of your relationship with us, please let us or your insurance broker know. We will do our utmost to resolve your complaint in a timely, fair and transparent manner. Our full Complaints and Dispute Resolution Policy is on our website.

If you need to make a complaint, please let us know in the first instance.

You can:

- Contact your insurance broker
- Raise it with the person you have been dealing with
- Call us on 1300 772 463
- Email us at complaints@quantumprivateclients.com.au

We will follow our Internal Dispute Resolution (IDR) process and do whatever we can to resolve the complaint to your satisfaction within ten (10) business days.

You may refer your complaint to the Australian Financial Complaints Authority (AFCA) if your complaint is not resolved to your satisfaction within 30 days of you notifying us of the complaint, or at any time. Your complaint must be referred to AFCA within two (2) years of the final decision, unless AFCA considers special circumstances apply.

More information about AFCA is available at www.afca.org.au or you can call 1800 931 678.

If your complaint is not eligible for consideration by AFCA, you may be referred to the Financial Ombudsman Services (UK) or you can seek independent legal advice. You can also access any other external dispute options, or other options, that may be available to you.

Privacy Statement

We take the protection of your privacy and personal information very seriously.

Privacy legislation regulates the way private sector organisations can collect, use, keep secure and disclose personal information. We are bound by the Privacy Act 1988 (Cth) when collecting and handling your personal information.

Please refer to www.quantumprivateclients.com.au for our full privacy policy and how we protect your personal information.

We only collect personal information about you for the purpose of assessing your application for insurance and administering your policy, including any claims you make or claims that are made against you.

We will only use and disclose your personal information for a purpose that you would reasonably expect us to do so.

If you have a complaint regarding your privacy or you would like to know more about how we manage your personal information, please review our privacy policy on our website or contact:

The Privacy Officer
Quantum Private Clients Pty Ltd
Suite 2.2B 25 Cooper Street
Surry Hills
NSW 2010
Tel: 1300 772 469
E: privacycomplaints@quantumprivateclients.com.au