

Financial Services Guide

DAN WORLD LTD

MELBOURNE

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The financial services referred to in this financial services guide (FSG) are offered by: DAN WORLD LTD ("DAN", "we", "us", "our") ABN 55 324 165 878.

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DAN is an authorised representative of Honan Insurance Group Pty Ltd (HIG) ABN 67 005 372 396.

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Honan Insurance Group Pty Ltd holds a current Australian Financial Services Licence No: 246749 and is responsible for the financial services that DAN provides to you. DAN's Authorised Representative No is 1274753. HIG is also responsible for the content and distribution of this FSG. The distribution of this FSG by DAN is authorised by HIG.

This FSG sets out the services that we can offer you. It is designed to assist you in deciding whether to use any of those services and contains important information about:

- the services we offer you;
- how we and others are paid;
- any potential conflicts of interest we may have;
- our dispute resolution procedures and how you can access them; and
- arrangements we have in place to compensate clients for losses.

Product Disclosure Statement

If we offer to arrange the issue of an insurance policy to you, we will also provide you with, or pass on to you, 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.

From when does this FSG apply?

This FSG applies from 1 January 2022 and remains valid unless a further FSG is issued to replace it. We may give you a supplementary FSG. It will not replace this FSG but will cover services not covered by this FSG.

How can I instruct you?

You can contact us to give us instructions by post, phone or email on the contact number or details mentioned on page 1 of this FSG.

Who is responsible for the financial services provided?

HIG is responsible for the financial services that will be provided to you, including the distribution of this FSG. HIG acts on its own behalf in relation to the financial services provided by DAN.

HIG holds a current Australian Financial Services Licence (Licence No: 246749). The contact details for HIG are on the front of this FSG.

What kinds of financial services are you authorised to provide to me and what kinds of financial product/s do those services relate to?

DAN is authorised to apply for, acquire, vary or dispose of dive injury insurance policies consisting of personal accident and medical insurance cover on behalf of its members, and to provide general advice only in relation to those policies. DAN will do this on behalf of HIG unless you are otherwise told.

Will I receive tailored advice?

DAN is authorised to provide you with general advice only and is not authorised to provide tailored advice.

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

What information do you maintain in my file and can I examine my file?

We and HIG maintain a record of the insurance policies arranged for you. HIG will also retain this FSG and any other FSG given to you.

We and HIG are committed to protecting your personal information. We collect your personal information in order to arrange insurance for you. A copy of our collection statement and privacy policy is available on our website at: <http://www.danap.org/privacy.php>. This sets out how we collect, handle and disclose your personal information.

If you wish to look at your file, please ask us. We will arrange for you to do so.

How will I pay for the services provided?

For the insurance policy we arrange for you, the insurer will charge a premium that includes any relevant taxes, charges and levies. We will collect the premium from you when we arrange a policy for you.

The premium we collect from you to pay for an insurance policy is paid to HIG and banked into HIG's trust account. HIG receive a fee which is equivalent to 11% of the aggregate monthly premium paid to the insurer. HIG retain this fee and remit the balance to the insurer in accordance with HIG's arrangements with the insurer. HIG will earn interest on the premium while it is in their trust account or may invest the premium and earn a return. HIG will retain any interest or return on investment earned on the premium.

We do not receive any remuneration or other benefit from HIG for arranging the policies for you.

You can request particulars of the remuneration payable to DAN, HIG and others after you receive this FSG, but prior to receiving any services from DAN.

Refunds

If there is a refund of premium owed to you as a result of a cancellation or alteration to a policy, the premium and government charges will be calculated and refunded on a pro rata basis. HIG's fee is non-refundable.

Do you have any relationships or associations with the insurers who issue the insurance policies or any other material relationships?

HIG is a Steadfast Group Limited (Steadfast) Network Broker. As a Steadfast Network Broker, HIG have access to member services including model operating and compliance tools, procedures, manuals, and training, legal, technical, HR, contractual liability advice and assistance, group insurance arrangements, product comparison and placement support, claims support, group purchasing arrangements and broker support services. These services are either funded by Steadfast, subsidised by Steadfast, or available exclusively to Steadfast Network Brokers for a fee.

From time to time we or HIG may receive some form of material benefit from insurer relationships. These may include administration support, commission overrides, subsidies or performance bonuses or profit share. The form and amount of such material benefit is essentially determined by the amount of the premium earned when compared with the claims experienced in the total portfolio with the relevant insurer.

Due to the contingent nature of insurance and the way the arrangements are set up, it is not possible to know the amount, if any, to which we or HIG may be entitled until after the end of the relevant qualifying period.

What should I do if I have a complaint?

1. Contact HIG and tell HIG about your complaint. HIG will do their best to resolve it quickly.
2. If your complaint is not satisfactorily resolved, please contact HIG's Complaints Manager at complaints@honan.com.au or by sending your complaint to HIG's address noted at the beginning of this FSG. HIG will try and resolve your complaint quickly and fairly.
3. HIG is a member of the Australian Financial Complaints Authority (AFCA). If your complaint cannot be resolved to your satisfaction, you have the right to refer the matter to AFCA. AFCA provides fair and independent financial services complaint resolution that is free to customers. The AFCA can be contacted at:

Mailing address

Australian Financial Complaints Authority
Limited GPO Box 3, Melbourne VIC 3001

t— 1800 931 678

e— info@dafca.org.au

w— afca.org.au

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

HIG has a professional indemnity insurance policy (PI policy) in place. The PI policy covers HIG and its representatives (including authorised representatives) for claims made against them by clients because of their conduct in the provision of financial services. These arrangements satisfy the compensation arrangements set out in 912B of the *Corporations Act 2001* (Cth).

Any questions?

If you have any further questions about the financial services DAN provides, please contact us. Please retain this document for your reference and any future dealings with DAN.

Contact Us

SYDNEY

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