

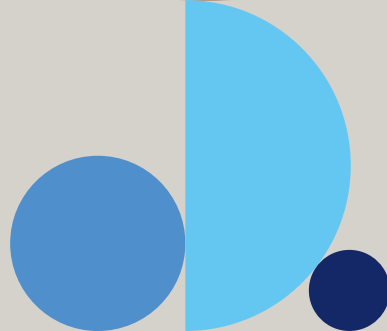


Financial Services Guide

Zurich Australia Limited



Issue Date: 1 April 2026



Zurich Financial Services Guide

The financial services referred to in this Financial Services Guide (FSG) are offered in relation to products provided by:

Zurich Australia Limited (ZAL)
ABN 92 000 010 195 AFSL 232510

ZAL is a subsidiary of Zurich Financial Services Australia Limited ABN 11 008 423 372 and may be contacted via:

Phone: 131 551
Mail: 118 Mount Street, North Sydney NSW 2060
Email: client.service@zurich.com.au
Web: www.zurich.com.au

This FSG is an important document which is designed to assist you in deciding whether to use any of the financial services offered by ZAL.

Specifically, it provides information in relation to:

- the financial services Zurich is authorised to provide you under our Australian Financial Services Licences and the kinds of financial products to which those services relate
- how Zurich, and any other relevant parties, are paid
- the associations Zurich has with the issuers of financial products
- our internal and external dispute resolution procedures and how you can access them
- how you can give us instructions.

In this FSG, 'Zurich', 'us' and 'we' refer to ZAL unless otherwise expressly stated.

If you are considering a particular financial product, you should obtain a copy of the relevant Product Disclosure Statement (PDS) for that product. It contains important information that will assist you in deciding whether or not the product is appropriate for you, and in comparing it with products issued by other providers including the terms and conditions of the particular product, associated costs and significant benefits and risks.

You may receive personal advice from a financial adviser that does not work for Zurich. You will be provided with a Statement of Advice (SOA) containing the advice, the details on which the advice is based, as well as the remuneration and other benefits the financial adviser receives (including the method of calculation).

Zurich holds professional indemnity insurance in place in respect to the financial services we provide which complies with the requirements for compensation arrangements under section 912B of the Corporations Act. The insurance extends to the conduct of representatives and employees who no longer work for Zurich (but who did at the time of the relevant conduct).

Which financial services are you licensed to provide me and to which financial products do they relate?

Authorised financial services and the financial products to which they relate	ZAL (AFSL No. 232510)
General financial product advice for, and deal in: #	
Deposit and payments products	✓
Life products	✓
Interests in managed investment schemes including investor directed portfolio services (IDPS)	✓
Securities in a Corporate Collective Investment Vehicle (CCIV)	✓
Superannuation products	✓
Provide the following claims services:	
Claims handling and settling services	✓

This includes an authorisation to apply for, acquire, vary or dispose of these financial products on behalf of another person.

ZAL does not act as a representative of any other licensee in relation to the services we provide you. ZAL will provide, and be responsible for the financial services it provides you as set out in this FSG and in the relevant financial product PDSs.

What remuneration, commission and other benefits may you, your associates, employees and related entities receive?

The fees, commissions, remuneration and other benefits (charges) we receive for providing a financial service vary depending on the service provided to you and the financial product or service acquired by you. These may include:

- product issuer fees, such as administration fees, investment fees, member advice fees, management costs and incidental fees
- premium payments
- fund manager payments or rebates from fund managers whose products are accessed via a financial product or service we provide to you, which may range up to 0.80% p.a. of the investment into the fund.

Each product produces a combination of some, or all, of the above remuneration for Zurich.

The particular payments we receive vary from product to product.

If we issue, offer or arrange to issue a financial product to you, we will, if required, give you a PDS or other disclosure document detailing the charges and how they are paid, whether or not you have received personal advice from a financial adviser.

Details of the charges which may be received for issuing a financial product will be contained in the PDS, other disclosure documents, or other documents (such as an annual report or other periodic statements) for the relevant financial product. You will receive this at, or before, the time you apply for a financial product.

Other than as disclosed in the relevant PDS, other disclosure document or other relevant document, we do not make any charges for general financial product advice.

Employees of Zurich Financial Services Australia Limited employed in relation to financial services provided by ZAL receive salaries, performance based cash bonuses and other benefits. Directors of ZAL and their related entities receive director's fees.

Benefits to employees and directors do not include commission and are generally not directly referable to any particular product or service in relation to where the employee works.

ZAL is part of the Zurich Financial Services Australia Group.

Related parties within the group may distribute or provide general advice in relation to products issued by ZAL. These parties may receive all or part of the charges in relation to those products. Details of those charges will be contained in the PDS, other disclosure documents or other relevant documentation for the financial product.

You may separately request particulars of the remuneration, commission or other benefits that we, our related entities, directors, employees or associates may receive in relation to a particular financial product or service by contacting us. You should do this within a reasonable time after receiving this FSG, but before we provide you with a financial service identified in this FSG.

Alternative forms of remuneration

We maintain an alternative forms of remuneration register which sets out any material alternative forms of remuneration (sometimes known as soft dollar benefits) that we may pay to persons involved in the distribution of our products including financial advisers and their dealer licensees. You can obtain the latest copy of this Gift, Entertainment & Other Advantages register by contacting us on 131 551.

Can you provide me with personalised advice?

No. ZAL does not offer a personalised advice service. If you would like to receive personal financial product advice – which is advice that takes into account your own financial needs, objectives and/or situation – then you should contact a financial adviser. If you don't have a financial adviser and would like one, please call Zurich on 131 551 and we can help you find one. The advice that we can provide you with – general financial product advice only – does not take into account any of your objectives, financial situation or needs and as such you should consider the appropriateness of this advice having regard to these factors before making any decision.

You may receive advice in relation to our products from financial advisers that do not work for Zurich. These advisers receive remuneration from us. The amount of remuneration received may be outlined in the product PDS. Your adviser is also required to disclose the remuneration they receive in a Statement of Advice which they must provide to you.

You should obtain a copy of the relevant PDS and read it carefully before deciding to acquire any financial product.

Do you maintain any personal information about me?

If you are a Zurich customer then yes we do. The privacy of your personal information is important to us. Our full privacy policy is available from our website at zurich.com.au and is set out in our PDSs.

Will anyone be paid for just referring me to you?

We may pay a remuneration to organisations that refer you to us, in relation to certain life insurance products issued by ZAL. Those products include Ezicover Life Insurance, Ezicover Income Protection and Zurich Home Loan Protection. The remuneration may be in the form of a commission, usually calculated as a percentage of premiums paid (excluding stamp duty where applicable) on an ongoing basis, or a referral fee calculated as an amount per customer referred. The amount and the terms of such remuneration can vary depending on the type of arrangement we have with the referrer. These amounts are not an additional charge to you. In some cases, where you receive a financial service from a referrer, you may also receive an FSG from the referrer containing further information in relation to their remuneration.

You may request particulars of the remuneration, commission, or other benefits that we pay to such referrers by contacting us. Such requests must be made within a reasonable time after receiving the FSG and before any financial service identified in the FSG is provided.

No payment is made to Buy Now Pay Later (BNPL) service providers specifically for referring you to Zurich. When you pay your premium through BNPL, we pay the BNPL service provider a fee (calculated as a percentage of the transaction plus an additional fixed amount per transaction). This is not an additional amount you have to pay.

How can I instruct Zurich?

You can send us instructions by telephone, mail, email or internet portal (where provided for the product issued). The terms and conditions relating to the communication of investor or policyholder instructions are contained in the PDS or other offer documents for individual financial products.

What should I do if I have a complaint?

You are entitled to enquire into or complain about the operation of our products and services as they relate to you or your investment. We have established procedures to ensure all enquiries and complaints are properly considered and dealt with.

Any enquiries and complaints should be directed in the first instance to the Zurich Customer Care on 131 551. Zurich has established procedures to ensure all enquiries and complaints are properly dealt with.

If you are not satisfied with the response from Zurich, you can contact Australian Financial Complaints Authority (AFCA), an independent body established by legislation passed by the Commonwealth Government that provides you with a free dispute resolution process to help you resolve complaints in relation to financial products and services, including complaints relating to your investment. You can contact AFCA at Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001 or by telephone (free call) 1800 931 678.

If you have any further questions or instructions you can contact us on 131 551. The relevant PDS or other offer document for specific financial products contains more detail on how instructions may be communicated to us.

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