SharedFare

FINANCIAL SERVICES GUIDE

1. Introduction

This Financial Services Guide (**FSG**) outlines the financial services that Sharedfare Pty Ltd ACN 690 770 855 (AR no. 001322181) (**we, us, our**) provides in our capacity as an authorised representative of Asia Mideast Insurance and Reinsurance Pty Ltd ACN 079 924 851 AFSL no. 239926 (**AFS Licensee**).

This document describes the financial services we offer and details our key relationships. It also outlines our remuneration arrangements, the process for lodging complaints regarding our financial services, and the professional indemnity cover we maintain. References to 'you' in this FSG mean an entity that is eligible for membership of Shared Fare Mutual Ltd (**Mutual)** ACN 695 717 796 or who has been admitted as a member of the Mutual (**Member**).

When we offer you a discretionary risk product, you will receive a Product Disclosure Statement which you should review carefully to understand the nature of the protection offered by the Mutual. Where applicable, we may also refer you to the relevant target market determination for the product.

This FSG was prepared on 8 July 2026.

2. Our Services

Our financial services are provided to you in connection with offering membership of the Mutual and when you acquire a discretionary risk product offered by the Mutual (**Risk Protection**). We are authorised to make offers to eligible persons of membership and Risk Protection on behalf of the Mutual. We also manage claims on the Mutual's behalf pursuant to authority conferred by the AFS Licensee.

We may also provide information and advice regarding the Risk Protection products available through the Mutual; however, we are authorised to give general advice and factual information only. We are unable to provide advice tailored to your personal circumstances or assess whether the Risk Protection products meet your specific needs. In delivering our services, we act as agent for the Mutual and not on your behalf.

You can ask us to provide any of these services by contacting us via post, telephone or email using the contact details shown in this document or online via the Mutual's website or your Member portal.

3. How We Are Paid

The Mutual pays us remuneration for the management services we deliver to the Mutual. The calculation of this fee takes into account various factors, including but not limited to the number of Members serviced, the volume of claims processed, and additional services performed for or on behalf of the Mutual during each year.

You may request additional information regarding our remuneration within a reasonable period after receipt of this FSG and prior to us providing any financial services to you, for example, arranging your membership or Risk Protection.

4. Important Relationships

Two (2) of our directors hold a position on the board of the Mutual and is involved in its governance, including determinations regarding the exercise of discretion to approve claims lodged by Members, as well as other significant management matters such as contribution pricing, the categories of protection made available to Members, and the Mutual's (re)insurance arrangements.

5. Professional Indemnity Insurance

We maintain professional indemnity insurance that provides coverage for errors or omissions in connection with the financial services we provide. This insurance satisfies the requirements prescribed by the *Corporations Act 2001* (Cth).

6. Privacy

Both we and the Mutual are committed to managing your personal information in compliance with the *Privacy Act 1988* (Cth) and the Australian Privacy Principles. Your personal information is collected by us and the Mutual either directly from you or via other entities identified in our Privacy Policies.

Neither we nor the Mutual will trade, rent or sell your personal information.

Personal information will be collected by us and the Mutual for the purpose of processing your membership application and any application for or claim for Risk Protection. Should you decline to provide the requested information, the Mutual may be unable to accept your membership application or extend an offer of Risk Protection to you.

Our privacy policy is available at: https://sharedfare.com.au/

7. Complaints

We are dedicated to ensuring that our financial services meet your expectations. Should you wish to lodge a complaint regarding these services, please contact us using the details provided at the beginning of this document.

We will acknowledge receipt of your complaint within twenty-four (24) hours and attempt to resolve it within thirty (30) days of receiving it.

Where you are dissatisfied with the outcome of our internal review or your complaint remains unresolved after thirty (30) days, you may refer the matter to the Australian Financial Complaints Authority (**AFCA**). AFCA is an external dispute resolution scheme approved by the Australian Securities and Investments Commission (ASIC) that offers free advice and assistance to consumers in resolving complaints and disputes with financial services industry participants. The AFS Licensee is a member of AFCA. Determinations made by AFCA are binding on the AFS Licensee but not on you.

Further information regarding AFCA and the categories of disputes it may consider is available on its website: https://www.afca.org.au/.

AFCA Contact Details

Email: info@afca.org.au

Free call number: 1800 931 678

Online complaint form: https://ocf.afca.org.au/

8. Contact details

Our contact details are:
Phone: 02 7228 8177
Postal Address: 320 Pitt Street, Sydney NSW 2000
Email: admin@sharedfare.com.au

The AFS Licensee can be contacted via email at info@amir.com.au

This FSG has been prepared by Sharedfare Pty Ltd and authorised for distribution by Asia Mideast Insurance and Reinsurance Pty Ltd ACN 079 924 851 AFSL no. 239926.