



Financial Services Guide (FSG) for CyberSave Pty Ltd

About this Financial Services Guide (FSG)

This FSG contains important information about how Insurance Service Holdings (**ISH**) (ABN: 36 612 629 295 – AFS Licence number: 491165) provides the following financial services (**services**):

- general financial product advice;
- deals in a financial product; and
- provides a claims handling and settling service,

and any remuneration paid in relation to those services and how complaints are handled. It is designed to assist you to decide whether you should use the services. This FSG was prepared on the 8th July 2024.

Who is the licensee?

ISH holds an Australian Financial Services Licence (AFSL number: 491165) which authorises it to:

- provide general financial product advice for general insurance products;
- deal in general insurance products; and
- provide claims handling and settling services.

ISH's details are as follows:

ABN: 36 612 629 295

AFSL: 491165

Head Office: Level 5, 63 York St, SYDNEY NSW 2000

Postal Address: Level 5, 63 York St, SYDNEY NSW 2000

Telephone: +61 2 8274 4200

E-mail: hello@insuranceservices.holdings

Website: insuranceservice.holdings

ISH works on behalf of insurers to create and deliver the innovative products that customers need. However, ISH is responsible for the provision of these services under its own AFSL.

What is CyberSave

CyberSave is a business name of Audit Save Pty Ltd and promotes the **CyberSave** product. Audit Save Pty Ltd is the authorised representative of ISH, ASIC AFSL AR number 001297278. Audit Save's details are as follows:



ABN: 23 651 083 555

Head Office: Unit 2404, 120 Mary Street, Brisbane, QLD 4001

Telephone: 1300 475 092

E-mail: admin@auditsave.com.au

Website: www.auditsave.com.au / www.cybersave.com.au

What financial services are provided?

ISH can provide you with the following financial services in relation to general insurance products:

- general financial product advice;
- deal in a financial product by issuing, applying for, acquiring, varying, or disposing of general insurance products; and
- provide claims handling and settling services.

ISH is authorised to advise and deal in general insurance products to wholesale and/or retail clients.

CyberSave is authorised to engage with Customers pursuant to the advising (that is restricted to general insurance product advice only and does not include insurance broking advice) and dealing in insurance products under that brand under ISH's Australian Financial Service Licence.

This means that CyberSave can apply for, acquire, vary, or dispose of general insurance products and provide a claims handling and settling service limited to:

1. ISH makes a recommendation, or states an opinion, in the following circumstances:
 - the recommendation, or statement of opinion, is made in response to an inquiry by or on behalf of another person about an existing or a potential claim by the other person under an insurance product; and
 - the recommendation, or statement of opinion, could reasonably be expected to influence a decision whether to continue with the existing claim or to make the potential claim;
2. ISH assists another person to make a claim under an insurance product;
3. ISH assesses whether an insurer has a liability under an insurance product, or provides assistance in relation to such an assessment;
4. ISH makes a decision to accept or reject all or part of a claim under an insurance product;
5. ISH quantifies the extent of the insurer's liability to another person under an insurance product, or provides assistance in relation to the quantification of the extent of such a liability;
6. ISH offers to settle all or part of a claim under an insurance product; and
7. ISH satisfies a liability of the insurer under an insurance product in full or partial settlement of a claim under the insurance product.



ISH is 100% owned by part of the Agent Zero Group (ABN: 22 607 904 076). Other than the services referred to above, ISH or any related body corporate does not have any other relationship or association with the insurer or any other insurer with regards to the CyberSave product.

How are we remunerated for financial services?

CyberSave receives a commission (up to 30%) paid by the insurer calculated as a percentage of the premium which we will calculate and provide you with before you purchase the product. ISH receives this commission from the insurer after you have paid the premium. Any fees that we charge you will be provided in our proposal or invoice(s).

If you require more information on the remuneration applicable to our services, please contact us.

All permanent employees of AuditSave Pty Ltd are paid an annual salary. An annual bonus may be paid in some circumstances, which can be based on performance against sales targets and other performance criteria. All temporary employees receive hourly wages, or such wages otherwise agreed for a fixed term or contract.

Performance-based payments may also be paid in some circumstances. Employees may also receive other non-monetary benefits such as attendance at business related conferences, study trips, other functions or gift vouchers.

Complaints

If you have a complaint relating to the financial services provided, you may contact ISH and tell us about your complaint. ISH will do its best to resolve it quickly. You can view the [relevant complaints procedure in our help centre](#).

Contact: Complaints Officer at Insurance Service Holdings
Postal Address: Level 5, 63 York St, NSW 2000
Telephone: +61 2 6190 0752
E-mail: complaints@insuranceservice.holdings
Website: [visit our help centre](#)

Upon receipt of your complaint, we will acknowledge your complaint within 1 business day.

We will attempt to resolve your complaint within 30 calendar days after receiving it. If you are not satisfied with our decision, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers. AFCA can be contacted at:



Contact: Australian Financial Complaints Authority
Postal Address: GPO Box 3, Melbourne, VIC 3001
Telephone: 1800 931 678 (free call)
E-mail: info@afca.org.au
Website: www.afca.org.au

What professional indemnity insurance arrangements are in place?

ISH holds professional indemnity insurance covering the provision of financial services by ISH and its authorised representatives. The policy meets the requirements of the Corporations Act 2001 (Cth).