Financial Services Guide

Dated: 6 May 2026

This Financial Services Guide (FSG) is an important document that we are required to give to you under the requirements of our Australian Financial Services Licence. It is designed to help you make an informed decision about whether to use us. It includes details about the financial services we are able to provide to you, the remuneration paid to us and other relevant parties for providing those services, associations or relationships we may have, how any complaints are dealt with and arrangements we have in place to compensate clients for losses.

The information in the FSG is current at the preparation date.

Purpose and Content of the FSG

In this FSG, the words "we", "our" or "us" is a reference to Luxottica Retail Australia Pty Ltd, insurance.com.au Pty Ltd and Community Broker Network Pty Ltd (Community Broker Network). "You" and "your" refer to you as our client or the insured person.

If you use our services, we provide those services on the terms set out in this FSG. Unless you tell us otherwise in writing, we assume that you agree with these terms. If there are any alterations to these terms, we will advise you in writing.

Any financial services provided in accordance with this FSG will only relate to products arranged by Community Broker Network pursuant to Community Broker Network's AFSL. This guide is an important document. Please read it carefully and keep it in a safe place for your reference and future dealings with us.

Product Disclosure Statement and other documents we may provide

In addition to this FSG, we may provide you with additional information depending on the type of product or service you choose. You may receive from us a Product Disclosure Statement (PDS), policy wording and other additional information. The PDS and or policy wording contains information about the particular product and will assist you in making an informed decision about that product.

We will make available a Target Market Determination ('TMD') for each of our PDSs. The TMD describes the target market for the relevant product and is available on our website.

If you need more information or have any questions, please feel free to contact us.

About us and our products and services?

Community Broker Network Pty Ltd (Community Broker Network) ABN **60 096 916 184** AFSL 233750 holds an Australian Financial Services Licence and is regulated by the Australian Securities & Investments Commission (ASIC).

Insurance.com.au Pty Ltd (insurance.com.au) ABN 27 163 909 073 AFSRN 443422 is an Authorised Representative of Community Broker Network Pty Ltd.

insurance.com.au Pty Ltd is authorised by Community Broker NetworkPty Ltd to provide financial services on their behalf including to deal in and provide general advice relating to general insurance products.

Luxottica Retail Australia Pty Ltd (Luxottica) ABN 26 000 025 758 and its approved franchise partners are authorised by Community Broker Network as a Corporate Distributor and act for Community Broker Network to deal in general insurance by distributing the following general insurance products. They are not authorised to provide financial product advice.

Product	Product Issuer (insurer)
Eyewear Protection Plan Insurance	Professional Risk Underwriting Pty Ltd 80 103 953 073 AFSL 308076 on behalf of certain underwriters at Lloyd's.

The above product is distributed by participating Luxottica Retail Australia Pty Ltd franchise stores in Australia under the OPSM® and Laubman & Pank® brands.

The services we offer includes:

- Arranging on general insurance products
- Assisting with insurance claims

We do not provide personal financial advice. You will be provided with factual information which will not take into account your personal objectives, financial situation or needs. You should read the relevant Product Disclosure Statement (PDS) and Target Market Determination (TMD) to determine if the policy is suitable before proceeding.

When you give us an email address, we will use that email address to send you all our correspondence, insurance documents and disclosure notices. If you change your email address, please tell us. If you do not tell us your new email address, we will not be responsible for you not receiving your insurance notices.

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Purchasing Eyewear Protection Plan Insurance
If you decide to purchase one of these policies, you will generally deal with an OPSM or Laubman & Pank representative.

To purchase a policy, we require you to provide the relevant information requested and instruct us in writing or electronically to proceed.

If you require assistance or have a query, please speak with your OPSM or Laubman & Pank representative in the first instance. If they are unable to resolve your query you may be referred to the insurance.com.au customer service team.

Making a Claim under an Eyewear Protection Plan Insurance
If you need to make a claim under your Eyewear Protection Plan Insurance policy, please contact your OPSM or Laubman & Pank representative. They will assist you with the claim process.

If further assistance is required, you may be referred to the insurance.com.au customer service team or relevant insurer's claims team.

How we are remunerated
When you purchase Eyewear Protection Plan Insurance you pay us a premium which will include relevant government taxes and an administration fee. We will provide you with information about the amount you will be charged before we arrange your insurance.

The basis of how premiums are determined is outlined in the relevant PDS.

When you pay us your premium it will be banked into our bank account prior to being remitted to the insurer's trust account, net of any commission (see below) payable to us. We will retain the commission from premium you pay us and remit the balance to the insurer with our arrangements with the insurer.

If you proceed, we will receive the following:

- The distributor, Luxottica, will be paid a commission. The commission is based on a percentage of the premium excluding government taxes and administration fee. The rate of commission ranges from 5% to 20%.
- Insurance.com.au will be paid an administration fee per policy sold. The amount of fee paid is between 0 and $18 depending on the type of policy.
- If we hold your money in trust pending payment to the insurer, we also retain any interest earned.

You may ask for further information about our remuneration relevant to the products and services provided to you. All requests must be received within a reasonable timeframe following the provision of the products and services to you.

Our employees that assist you are paid a salary including superannuation benefits. The amount of salary varies according to the staff members position with the company. Staff may also receive a bonus depending upon a number of factors including performance and the achievement of company goals.

Cooling Off Period
If you decide that you do not need the insurance policy, you have 28 days from the earlier of, the date you received confirmation of the policy and the date it was arranged, to change your mind.

Full details of the Cooling Off provision is outlined in the PDS.

You must tell the us in writing if you wish to return the insurance policy and have the premium repaid.

Cancellation
If you decide to cancel your policy after the cooling off period and before the expiry date, you must tell us in writing. We will retain any fee we have charged you. We will also retain the commission earned by charging you a cancellation fee equal to the lost commission.

Other Relationships
Insurance.com.au and Community Broker Network are wholly owned subsidiaries of Steadfast Group Limited ABN 98 073 659 677 (Steadfast).

Steadfast is the largest general insurance broker network and underwriting agency group in Australasia. As a member of the Steadfast Network, we have access to 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.

Steadfast has arrangements with some insurers (Partners) under which the Partners may pay Steadfast commission of between 0.5 – 1.5% for products arranged by us with those Partners, or alternatively a fee to access strategic and technological support and the Steadfast Network.

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Privacy
Your privacy is important to us. Our Privacy Policy explains how we collect, use, disclose and manage your personal information in accordance with the Australian Privacy Principles. Our Privacy Policy is available at: insurance.com.au/privacy or upon request. You can access the Luxottica Privacy Policy at https://www.opsm.com.au/privacy-policy or https://www.laubmanandpank.com.au/privacy-policy.

Electronic Documents and Disclosure
Insurance.com.au provides its products and services electronically. This means we provide all correspondence, insurance related documents and disclosure notices to you electronically via our insurance.com.au website and or email. Emails may include attachments in PDF format or links to documents on our website. If you do not agree to receive our documents and notices electronically, we may be unable to provide our products and services to you.

Complaints
Please talk to us first.
If you have a complaint, please contact us on 1300 468 730 and we will do our best to resolve it quickly. Your complaint will be handled according to our Complaints Handling procedures which can be found on our website insurance.com.au or upon request.

You can also refer your complaint directly to Community Broker Network.

Contact details for Community Broker Networkare:
Phone: (08) 9480 8950
Email: compliance@cbn.au
Mail: PO Box 1183, WEST PERTH WA 6872
If we are unable to resolve your complaint to your satisfaction, you may refer your complaint to the Australian Financial Complaints Authority (AFCA).

Community Broker Network is a member of AFCA which provides a free independent dispute resolution service.

You can contact AFCA by:

Phone: 1800 931 678
Email: info@afca.org.au
Mail: Australian Financial Complaints Authority
GPO Box 3 Melbourne VIC 3001
Web: afca.org.au

If you have a complaint about a policy that we arrange under a binder and we are unable to satisfactorily resolve your complaint, we will refer your complaint to the insurer for review. We will tell you when this is the case and keep you informed.

If the insurer is unable to resolve your complaint to your satisfaction, you may refer your complaint to the Australian Financial Complaints Authority (AFCA).

Client Compensation
Community Broker Network holds a Professional Indemnity Policy (PI policy). The PI policy covers us and our representatives, including our authorised representatives and distributors for claims made against them by clients as a result of their conduct in the provision of financial services.

Our PI policy covers us for claims relating to the conduct of representatives who no longer work for us. This policy satisfies the requirements for compensation arrangements under Section 912B of the Corporations Act 2001.

Contact details:
Insurance.com.au Pty Ltd
Level 2, 696 Bourke Street Melbourne VIC 3000
Phone: 1800963633
Email: epp@insurance.com.au
Web: insurance.com.au

Community Broker Network Pty Ltd
Level 3 330 Collins Street Melbourne VIC 3000
Phone: (08) 9480 8950
Email: compliance@cbn.au
Web: www.cbn.au

Please retain this document for future reference.