

Financial Services Guide (FSG)

In this FSG:

- Hollard means The Hollard Insurance Company Pty Ltd ABN 78 090 584 473, AFSL 241436;
- PetSure means PetSure (Australia) Pty Ltd ABN 95 075 949 923, AFSL 420183;
- Everyday Insurance means Woolworths Group Limited ABN 88 000 014 675, AR 245476; and
- PETstock means PETstock Retail Pty Ltd ABN 53 127 690 466, AR 1317234,

together referred to as 'the parties.'

Purpose and content of the FSG

This FSG provides you with information about the financial services provided by PETstock (to help you decide whether or not to use those services) as well as information on remuneration in relation to these services, how complaints are dealt with and contact details.

Who is responsible for the financial services provided?

PetSure is an Australian Financial Services Licensee (No. 420183) and is responsible for the financial services that PETstock provides to you. The parties are responsible for the content and distribution of this FSG.

Who does PETstock act for?

PETstock is an Authorised Representative (Authorised Representative No.1317234) of PetSure. In doing so, PETstock acts on behalf of PetSure and not on your behalf and does not provide personal advice. For any financial services provided by PETstock, PetSure does not act for you. Any financial services provided in accordance with this FSG will only relate to Everyday Pet Insurance policies issued by Hollard and PetSure.

What kinds of financial services are the parties authorised to provide and what kinds of financial products do those services relate to?

PetSure is an Australian Financial Services Licensee (AFSL 420183) authorised to provide general advice and deal, as well as provide claims handling and settling services, in relation to all general insurance products. PetSure is the insurer and issuer of Everyday Pet Insurance policies first issued on or after 17 July 2023. In providing the financial services set out in this FSG, PetSure does not provide personal advice and does not act for you.

Hollard is the insurer and issuer of renewals of Everyday Pet Insurance policies first issued before 17 July 2023.

PetSure and **Hollard** are Related Bodies Corporate as defined in section 50 of the *Corporations Act 2001* (Cth).

PETstock is authorised pursuant to PetSure's AFSL (No. 420183) to provide general advice in relation to Everyday Pet Insurance policies issued by Hollard and PetSure, and to arrange but not issue cover in respect of Everyday Pet Insurance policies. PETstock does not act for you and does not provide personal advice.

Everyday Insurance

- (i) *Renewals of Everyday Pet Insurance policies first issued before 17 July 2023 - Hollard as the policy issuer*

Everyday Insurance is an Authorised Representative (No. 245476) of Hollard and is authorised to deal in and provide general advice on behalf of Hollard regarding certain general insurance products issued by Hollard, including Everyday Pet Insurance policies. Everyday Pet Insurance policies are arranged on behalf of Hollard. Everyday Insurance does not act for you and does not provide personal advice.

- (ii) *All other Everyday Pet Insurance policies – PetSure as the policy issuer*

Everyday Insurance is an Authorised Representative (No. 245476) of PetSure and is authorised to deal in and provide general advice on behalf of PetSure regarding certain general insurance products issued by PetSure, including Everyday Pet Insurance policies. Everyday Pet Insurance policies are arranged on behalf of PetSure. When you apply for an Everyday Pet Insurance policy, Everyday Insurance will tell you about the product and collect certain information from you that will be used by PetSure to determine whether an Everyday Pet Insurance policy can be issued to you by PetSure. Everyday Insurance does not act for you and does not provide personal advice.

How the parties are paid for the services

When you purchase an Everyday Pet Insurance policy, you pay the premium to the policy issuer for the product based on the assessment of the risk profile you have provided. The total amount you pay is inclusive of government fees, taxes and charges (including stamp duty and GST). This amount is provided to you before the product is purchased. You can ask the policy issuer for further information.

PETstock does not receive any payment or benefits from PetSure or Hollard for promoting and arranging Everyday Pet Insurance policies or for any policies sold.

Woolworths Group Limited is a majority shareholder of PETstock Pty Ltd (ABN 80 098 394 588) which is the parent company of PETstock Retail Pty Ltd (ABN 53 127 690 466).

Pursuant to an agreement between PETstock and Everyday Insurance, PETstock will receive a fixed fee of \$50,000 from Everyday Insurance for promoting and arranging Everyday Pet Insurance products through the PETstock website (www.petstock.com.au) and other collateral. This is not dependent or tied to the number of policies sold.

You may request particulars about the above benefits from the relevant entity providing the relevant financial service; however, the request must be made within a reasonable time after you have been given this document and before the relevant financial service has been provided to you by them.

The contact details for the parties are set out in this FSG.

Important information you should know

The parties will not consider whether the product is appropriate for your personal objectives, financial situation or needs as the parties do not provide such services to you. Any information provided by the parties in relation to this product is general advice only and is not based on a consideration of your personal needs, objectives or financial situation. Therefore, you need to consider the appropriateness of any information given to you, having regard to your personal circumstances before accessing the cover provided under the policy.

If you are issued a pet insurance policy as a result of the financial services provided, you will be issued with a Combined Financial Services Guide and Product Disclosure Statement (**Policy Booklet**). You need to read the applicable Policy Booklet including the Policy Terms and Conditions to determine if the product is right for you. The Policy Booklet contains information on the relevant risks, benefits and significant characteristics of the product and is aimed to assist you in making an informed decision about whether to buy it or not. If you require personal advice, you need to obtain the services of a suitably qualified adviser.

This FSG only applies to the financial services that PETstock is authorised to provide to you. You should read this FSG in conjunction with the Policy Booklet for information on the financial services that other entities provide in respect of Everyday Pet Insurance policies.

Compensation Arrangements

The *Corporations Act 2001* (Cth) requires Australian Financial Services licensees to have arrangements for compensating retail clients for losses they suffer as a result of a breach by the licensee or its representatives of Chapter 7 of that Act, unless an exemption applies. Those arrangements include a requirement that the licensee hold professional indemnity insurance cover.

As insurers, both Hollard and PetSure are exempt from this requirement because they are insurance companies supervised by the Australian Prudential Regulation Authority (APRA) and are subject to the prudential requirements under insurance legislation regulated by APRA.

Conflicts of interest

The parties take any potential and actual conflicts of interest seriously and each have a conflict of interest policy. Conflicts of interest are circumstances where some or all of your interests are or may be inconsistent with or diverge from some or all of the parties' interests.

The parties manage conflicts of interest through adequate controls, disclosure, and avoidance. The parties also provide training to employees to identify conflicts of interest and encourage the early reporting of potential conflicts of interests.

Instructions

You can contact PETstock to give instructions by post, phone or email on the contact numbers and details set out in this FSG.

How are Complaints resolved?

In this section, 'How are Complaints resolved?,' references to "we", "us" or "our" are references to PetSure.

If you have a complaint

We hope that you never have reason to complain, but if you do, we will do our best to work with you to resolve it. Our complaints resolution process has three steps.

Please let us know if you require additional assistance to lodge a complaint.

1 – Immediate Response

If you have a complaint, we'll take steps to resolve it as soon as possible. We'll acknowledge your complaint within one business day of receiving it.

Please contact us using one of the following means:

Phone: (02) 9842 4800 (9am-5pm AEST, Monday-Friday)
Writing: Customer Service Complaints, Locked Bag 9021, Castle Hill NSW 1765

Please supply your policy number if you have one, to enable the enquiry to be dealt with promptly and by someone with appropriate authority.

2 – Internal Dispute Resolution

If we haven't resolved your matter to your satisfaction, at your request we'll escalate your complaint for review by our Internal Disputes Resolution team.

Please use the same contact information in step 1 to make this request.

All escalated matters are acknowledged within one business day of receipt. The Internal Dispute Resolution team will review your complaint and any supporting evidence. After full consideration of the matter, a written final response will be provided to you, outlining the decision reached and the reasons for the decision.

3 – External Dispute Resolution

In the event that your complaint is not resolved to your satisfaction, or a final written response has not been provided within 30 days, you can refer your complaint to the Australian Financial Complaints Authority (AFCA), provided your complaint is within the scope of the AFCA Rules.

AFCA is an independent dispute resolution service provided free of charge.

You may contact AFCA at:

Australian Financial Complaints Authority (AFCA)

Mail: GPO Box 3, Melbourne VIC 3001
Phone: 1800 931 678
Website: www.afca.org.au
Email: info@afca.org.au

Contact Details

The contact details for PETstock are:

Street address: 210 Kings Way South Melbourne VIC 3205
Postal address: Level 2, 210 Kings Way South Melbourne VIC 3205
Phone: 13 73 87
Website: www.petstock.com.au

The contact details for PetSure are:

Street address: Level 1, 465 Victoria Avenue, Chatswood, NSW 2067
Postal address: Locked Bag 9021, Castle Hill, NSW 1765
Phone: (02) 9842 4800
Website: www.petsure.com.au

Email: info@petsure.com.au

The contact details for Hollard are:

Street address: Level 5/100 Mount St, North Sydney NSW 2060
Postal address: Locked Bag 2010, St Leonards NSW 1590
Phone: (02) 9253 6600
Website: www.hollard.com.au
Email: resolution@hollard.com.au

The contact details for Everyday Insurance are:

Postal address: Locked Bag 9021, Castle Hill, NSW 1765
Phone: 1300 10 1234
Website: www.everyday.com.au/pet-insurance
Email: everydayinsurance@petsure.com.au

More information

If you have any further questions in regard to the financial services provided, please contact PetSure on the details set out in this FSG.

Authorised for issue

This FSG was prepared by PetSure on 3 September 2025 (as it relates to the financial services provided by PETstock as PetSure's authorised representative) and PetSure has authorised the distribution of this FSG by PETstock.