

# Financial Services Guide (FSG)

The financial services referred to in this FSG are offered by Medibank Private Limited (ABN 47 080 890 259, Authorised Representative No.: 286089, trading as ahm Health Insurance) (**ahm**).

The contact details for ahm are:

**Street address:** Level 2, 695 Collins St, Docklands, VIC 3008  
**Postal address:** Level 2, 695 Collins St, Docklands, VIC 3008  
**Phone:** 1300 483 448  
**Website:** <https://ahm.com.au>  
**Email:** [info@ahm.com.au](mailto:info@ahm.com.au)

All references to “we”, “us” or “our” are references to ahm unless specified otherwise.

ahm is an Authorised Representative, Authorised Representative No.: 286089 of PetSure (Australia) Pty Ltd (ABN 95 075 949 923, AFSL 420183) (**PetSure**). PetSure holds a current Australian Financial Services Licence (420183) and is responsible for the financial services that we provide to you. PetSure is the insurer and issuer of your [Petinsurance.com.au](https://petinsurance.com.au) policy.

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](http://www.petsure.com.au)

## Purpose and content of the FSG

This FSG provides you with information about the financial services we provide (to help you decide whether or not to use those services) as well as information on how we are remunerated in relation to the services, how we deal with complaints and how we can be contacted.

## 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 we provide to you. We are responsible for the content and distribution of this FSG.

## Who do we act for?

ahm is an authorised representative of PetSure. In doing so, ahm acts on behalf of PetSure and not on your behalf and does not provide personal advice. For any financial services provided by ahm, PetSure does not act for you.

Any financial services provided in accordance with this FSG will only relate to [Petinsurance.com.au](https://petinsurance.com.au) products issued by PetSure.

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

**PetSure** is authorised to deal in, provide general advice on general insurance products and to carry on a financial services business to provide a claims handling and settling service to retail and wholesale customers.

**ahm** is authorised pursuant to PetSure's AFSL (420183) to provide general advice in respect of Petinsurance.com.au policies, and to arrange for information to be collected from you but not issue cover in respect of Petinsurance.com.au policies.

## Important information you should know

We will not consider whether the product is appropriate for your personal objectives, financial situation or needs as we do not provide such services to you. Any information provided in relation to this product is of a general nature 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 our financial services, 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 we are 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 Petinsurance.com.au policies.

## How each party is paid for its services

When you purchase a Petinsurance.com.au policy, you pay the premium to PetSure 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 PetSure for further information.

ahm is paid a commission for promoting Petinsurance.com.au policies.

For each policy sold on or after 1 July 2025, ahm will receive a commission of \$300 for the first policy period only, indexed annually as per the Consumer Price Index (CPI), for pets age younger than 10 years. For renewing policies that were sold before 1 July 2025, ahm will receive a commission of 10% of the net premium.

The commission is calculated after any government taxes and charges. This commission is used by ahm to cover costs associated with marketing and distribution of Petinsurance.com.au to you and may include any referral fees to people or organisations that refer new customers to ahm.

You may request particulars about the above remuneration or other 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 PetSure and ahm are set out in the beginning of this FSG.

## 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 an insurer, PetSure is exempt from this requirement because it is an insurance company supervised by the Australian Prudential Regulation Authority (APRA) and is subject to the prudential requirements under insurance legislation regulated by APRA.

In accordance with section 912B of the Corporations Act, ahm has professional indemnity insurance in place which extends to claims in relation to it acting as an authorised representative of PetSure and if AHM or its employees or representatives, past or present, breach their relevant obligations or are negligent in providing financial services on behalf of PetSure.

## Conflicts of interest

We take any potential and actual conflicts of interest seriously and 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 our interests.

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

## Instructions

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

## Your Privacy

We are subject to the Australian Privacy Principles under the Privacy Act 1988 (Cth).

If you apply for an insurance product via ahm, we will collect information that is reasonably necessary to offer you the products and services, or otherwise as permitted by law. Such purposes include responding to your enquiries, providing you with assistance, processing applications for insurance, providing you with a quote and issuing policies. We will share this information with PetSure in order for PetSure to perform its administration of pet insurance policies.

You can request details of the information we hold about you at any time.

If you wish to gain access to your personal information (including correcting or updating it), have a complaint about a breach of your privacy or have any other query relating to privacy, please contact the privacy officer at:

|               |  |
|---------------|--|
| <b>Phone:</b> | 1300492 208                                    |
| <b>Email:</b> | info@ahm.com.au                                |
| <b>Mail:</b>  | Level 2, 695 Collins St, St Docklands VIC 3008 |

For the full privacy statement, including how PetSure and ahm may use or collect your information, please refer to the applicable PDS.

You can access the privacy policies of any entities referred to in this FSG at:

|                |   |
|----------------|---|
| <b>ahm</b>     | <a href="https://ahm.com.au/privacy-policy">https://ahm.com.au/privacy-policy</a> |
| <b>PetSure</b> | <a href="http://www.petsure.com.au">www.petsure.com.au</a>                        |

## How are Complaints resolved?

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:** +61 (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](http://www.afca.org.au)  
**Email:** [info@afca.org.au](mailto:info@afca.org.au)

## More information

If you have any further questions in regards to the services or products provided, please contact ahm on 1300 483 448.

## Authorised for issue

This FSG is distributed by ahm. This FSG was prepared by PetSure on 1 July 2025 (as it relates to the financial services provided by ahm as PetSure's authorised representative) and PetSure has authorised the distribution of this FSG by ahm.

This FSG applies from 1 July 2025 and remains valid unless replaced by a subsequently issued FSG.