



INSURANCE PREMIUM FUNDING - GENERAL ADVICE ONLY -

Nepean Brokers & Associates Pty. Ltd. may advise from time to time on the availability of Premium Funding as a method of paying an Insurance premium on a monthly basis. This facility is generally available on an offer and acceptance basis and will not be arranged by us unless with your express written authority.

We advise that certain matters should be considered prior to making any decision whether or not to enter into a Premium Funding contract. Matters for consideration include, but are not limited to:

- A Premium Funding contract is a finance contract by which You (the Borrower) engage a Premium Funding provider (the Funder) to loan you certain nominated Insurance premium(s). The Borrower agrees to pay the Funder a regular monthly instalment in order to repay the loan. The monthly instalment will generally repay the following over a specified period:
 - The Insurance premium including all applicable taxes, levies and other charges,
 - The Brokers commission and fee inclusive of GST,
 - Interest and administrative costs, inclusive of GST, which may be charged by the Funder
- Should the Borrowers Insurance Policy be cancelled mid-term for any reason whatsoever and the Premium Funding contract is cancelled as a result of this, then the Borrowers Premium Funding contract will be subject to a cancellation fee charged by the Funder. On cancellation, the return of any unexpired portion of the premium to the Funder will not include the Broker's commission and fee including GST. Accordingly, upon cancellation of the Borrowers policy and Premium Funding contract, the Borrower may be required to pay to the Funder an amount equivalent to the Broker's commission and fee including GST in addition to any cancellation fee that may be imposed by the Funder.
- When the Borrower enters into a Premium Funding contract with the Funder, the Borrower gives the Funder authority as Power of Attorney to administer the Insurance Policy on behalf of the Borrower with respect to the payment of premium(s) to Insurer(s), collection of instalments from The Borrower, cancellation of the Insurance Policy in the event of repayment default by the Borrower, and the repayment of any outstanding amounts to the Funder following any such cancellation.

Insurance Premium Funding is a contractual agreement between the Borrower and the Funder and is subject to the terms and conditions pursuant to such a contract.

Nepean Brokers & Associates Pty. Ltd.; its directors, employees and/or associated entities are not party to any contract of Premium Funding that may be proposed or which may come into existence between a Borrower and a Funder, whether or not engaged by a Borrower to arrange or facilitate such a contract of Premium Funding between a Borrower and a Funder.

This document is intended as general advice only, and should not be considered as Financial Product Advice, or as a recommendation or otherwise of the merits or suitability of Premium Funding for any particular circumstance. Any potential Borrower should consider the Terms and Conditions pursuant to any proposed contract of Premium Funding prior to making any decision whether or not to enter into such a contract.

E&OE

August 2026