ACN 002 566 743

AFS Licence No: 234521

Brookvale Insurance Brokers Pty Ltd

Phone 02 9934 9700 Fax 02 9949 9071

16 November 2026

Financial Services Guide

A guide to our relationship with you and others

The purpose of this Financial Services Guide is to provide you with important information about the financial services we offer, how we are remunerated, our relationships and potential conflicts of interest, and our complaints arrangements. It is intended to help you decide whether to use the financial services we provide.

The financial services referred to in this guide are offered by:

Nathan Timbrell
Timbrell Insurances Pty Ltd ABN 21 667 906 032
Authorised Representative 1303785 of
Brookvale Insurance Brokers Pty Ltd

ABN: 22 002 566 743

AFS License Number: 234521

54 Balgowlah Road, Balgowlah, NSW, 2093

This guide contains important information about:

- the services we offer you
- how we and our associates are paid
- any potential conflict of interest we may have
- our internal and external dispute resolution procedures and how you can access them

If you are a retail client and we agree to give you personal advice.

When we give you personal financial advice - *a Statement of Advice* –will be issued. We take into account your current financial situation and future needs.

In the Statement of Advice we will tell you about:

- our fees and commissions
- any associations we have with Financial Product Issuers or other parties which may have influenced the advice we give you.

A *Product Disclosure Statement* will be provided to you—to help you make an informed decision about the Financial Product.

Who is responsible for the financial services provided?	Brookvale Insurance Brokers Pty Ltd are responsible for the financial services provided including the distribution of this Financial Services Guide (FSG).
Compensation Arrangements	Brookvale Insurance Brokers Pty Ltd has a professional indemnity insurance policy (PI Policy) in place. The PI policy covers us for claims made against us and our representatives by clients as a result of the conduct of us, our employees or representatives in the provision of financial services. Brookvale has compensation arrangements place that satisfy the requirements of section 912B
What kinds of Financial Services are you authorised to provide ?	We are able to advise and deal in general Insurance products only
What information should I provide to receive personalised advice?	You need to provide us with a list of your personal objectives, details of your current financial situation and any relevant information, so that we can offer you the most appropriate advice possible. You have the right not to tell us, if you do not wish to. However, if you do not, the advice you receive may not be appropriate to your needs, objectives and financial situation. You should read the warnings contained in the *Statement of Advice* carefully before making any decision relating to a Financial product/s.
What information do you maintain in my file and can I examine my file?	We maintain a record of your personal profile including details of your objectives, financial situation and needs. We also maintain records of any recommendations made to you. We are committed to implementing and promoting a privacy policy, which will ensure the privacy and security of your personal information. A copy of our privacy policy is available on our web-site www.bib.com.au. If you require a copy please call. If you wish to examine your file please ask us. We will make arrangements for you to do so.
How can I give you instructions about my Financial Product/s ?	You may tell us how you would like to give us instructions. For example by telephone, fax or other means such as e-mail, however all instruction should be confirmed in writing.
Cooling Off period	A cooling off period may apply to an insurance policy issued to you as a retail client. During the period you may return the policy. Details of your cooling off rights will be included in the relevant Product Disclosure Document
Cancellation	If cover is cancelled before the expiry of a policy and after the cooling off period, we will refund to you only the net return premium (excluding commissions) we receive from the Insurer. Fees may also be charged.
Will anyone be paid for referring me to you?	Where you have been referred to us by someone else, if we pay them a fee or commission in relation to that referral, we will tell you in the Statement of Advice who will receive that fee or commission and the amount they will receive. Referral remuneration is not received for Mobile Food/Beverage Van policies

What should I do if I have a complaint?	1. Contact us and tell us about your complaint. Brookvale Insurance Brokers Pty Ltd. is a member of the Australian Financial Complaints Authority (AFCA). 2. If your complaint is not satisfactorily resolved within 21 days, please contact Michael Olofinsky on 9934-9700 or put your complaint in writing and send it to Brookvale Insurance Brokers Pty Ltd 54 Balgowlah Road, Balgowlah NSW 2093, noted at the beginning of this FSG. We will try and resolve your complaint quickly and fairly. 3. If you are not satisfied with our response, you may lodge a complaint with Australian Financial Complaints Authority (AFCA) Online www.afca.org.au Email info@afca.org.au Phone 1800 937 671 Mail Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001
How will I pay for the services provided?	You may pay us a fee. Alternatively, we may receive a payment called commission, which is paid to us by the Financial Product issuer/s.
Lack of independence	We are not independent, impartial or unbiased because : • we or our representatives or associates may receive remuneration or other gifts or benefit from: - the issuer of the product you buy (e.g commission that we retain); or - other third parties for related services provided in connection with the personal advice service (e.g premium funding) which may reasonably be expected to influence the personal advice provided to you. However, it is important to note that when providing personal advice we are required under the Corporations Act to always act in our client's best interests. We also have policies and procedures for the proper management of conflicts of interests. You can ask us for more detail.

How are any commissions, fees or other benefits calculated for providing the financial services?

Generally the payment we receive will be based on the amount you pay.
It may vary from one Financial Product issuer to another.
If you receive personal advice from us, we will tell you about any commissions, fees and any other benefits, where possible in actual dollar amounts, in the *Statement of Advice.* Our adviser will give you this *Statement of Advice*, before we proceed to act on your instructions.

Commission

The commission is a percentage of the insurer's base premium (ie premium excluding stamp duty, fire services levy, GST or any other government charges). The rate ranges between 0% and 30%. The commission reimburses us for administrative and other expenses we incur in providing our services. It also covers the cost of performing the distribution functions of the insurer such as data entry, marketing, annual review and underwriting.
When we arrange insurance under the QBE Mobile Food Van or Mobile Beverage Van binder, we receive a commission of 10% of the premium, excluding statutory charges such as GST, stamp duty and any applicable emergency services levy.

Fees paid by you

We may charge you :

- An admin fee in addition to commission when you enter into an insurance policy
- A Flat fee for arranging an insurance policy or a fee based upon the time we spent advising you.
- An Annual management fee

Steadfast Group Distribution

Brookvale Insurance Brokers is a Steadfast Group Limited (**Steadfast**) Network Broker. Steadfast has exclusive arrangements with some insurers and premium funders (**Partners**) under which Steadfast will receive between 0.5 – 2.0% commission for each product arranged by Brookvale Insurance Brokers with those Partners. Steadfast is also a shareholder of some Partners.

As a Steadfast Network Broker, Brookvale Insurance Brokers has access to member services including model operating and compliance tools, procedures, manuals and training, legal, technical, banking and recruitment advice and assistance, group insurance arrangements, product comparison and placement support, claims support and group purchasing arrangements. These member services are either funded by Steadfast, subsidised by Steadfast or available exclusively to Steadfast Network Brokers for a fee.

Interest

We earn and retain interest on our trust account funds.

Profit Share Programs

We do not participate in any Profit Share programs with any insurers.

Premium Funding

If I/we arrange premium funding for you Timbrell Insurances Pty Ltd may be paid a commission by the premium funder. The commission that Timbrell Insurances Pty Ltd is paid by the premium funder is usually calculated as a percentage of the interest charge. The percentage ranges from 0% to 2.5%.

Food & Coffee Van Business Binder with QBE Insurance

As part of our agreement Brookvale Insurance Brokers Pty Ltd, is acting under a binder agreement from the insurer, QBE. When acting under a binder, Brookvale Insurance Brokers Pty Ltd will be acting under an authority given to it by the insurer and will be affecting the insurance contract as agent of the insurer and not as your agent.

Any Questions?	If you have any further questions about the financial services Brookvale Insurance Brokers Pty Ltd provides, please contact Michael Olofinsky on 9934-9700. Retain this document for your reference and any future dealings with Brookvale Insurance Brokers Pty Ltd.