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## Regis Network Partners

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Part of the Steadfast network of brokers

## Financial Services Guide

Version 1.0 | 1 June 2026

### Issued by OTTA Insurance Pty Ltd

ABN 15 680 819 014 | ACN 680 819 014 | Authorised Representative No. 1314787

Authorised Representative of Regis Licensing Pty Ltd | ABN 71 130 820 727 | AFSL 338156

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*This Financial Services Guide is an important document. Please read it carefully and keep it for future reference.*

## 1. Purpose of this Financial Services Guide

This Financial Services Guide (**FSG**) is provided to you by Otta Insurance Pty Ltd (**we, us, our**). We are an Authorised Representative (No. 001314787) of Regis Licensing Pty Ltd (ABN 71 130 820 727), the holder of Australian Financial Services Licence No. 338156 (**the Licensee**). We provide financial services to you on behalf of the Licensee, within the scope of its licence.

This FSG explains who we are, the services we provide, how we and others are paid, any associations or potential conflicts of interest, our complaints procedures, and the arrangements in place to compensate clients for losses. How your personal information is handled is explained in the Licensee's Privacy Policy (see Section 15).

## 2. Who we are and how to contact us

We are an Authorised Representative operating within the Regis Network Partners broker network, which forms part of the Steadfast network of brokers (see Section 4). Our details, and those of the Licensee, are:

Detail	Information
<b>Authorised Representative (Corporate)</b>	OTTA Insurance Pty Ltd
<b>ABN</b>	15 680 819 014
<b>ACN</b>	680 819 014
<b>Authorised Representative No.</b>	1314787
<b>Principal office</b>	46 Prisk Street, Guyra NSW 2365
<b>Postal address</b>	46 Prisk Street, Guyra NSW 2365
<b>Phone</b>	1300 209 367
<b>Email</b>	ryan@ottainsurance.com.au
<b>Website</b>	<a href="https://ottainsurance.com.au/">https://ottainsurance.com.au/</a>
<b>Authorising licensee</b>	Regis Licensing Pty Ltd (ABN 71 130 820 727, AFSL 338156)

### 3. Who is responsible for the services provided

The Licensee, Regis Licensing Pty Ltd, is responsible for the financial services that we provide to you as its Authorised Representative, to the extent those services are within the scope of AFSL 338156. We provide those services on behalf of the Licensee, and the Licensee has authorised the distribution of this FSG.

Where you deal with our employees or other individual representatives, they act on our behalf, and the Licensee remains responsible for the financial services they provide to you that are covered by AFSL 338156.

### 4. Our relationship with the Steadfast network

We are part of the Regis Network Partners broker network, which is a Steadfast Network Broker — a member of the broker network operated by Steadfast Group Limited (**Steadfast**), a company listed on the Australian Securities Exchange (ASX: SDF).

The Licensee is not owned by Steadfast, does not hold any shares in Steadfast, and neither Steadfast nor any of its associates holds any ownership interest in the Licensee. Membership of the Steadfast network does not affect our obligation to act in your interests.

Steadfast has arrangements with some insurers and premium funders (**Steadfast Partners**) under which Steadfast may receive a fee or commission calculated on the volume of business placed with those Steadfast Partners by brokers in the Steadfast network. This fee or commission is paid to Steadfast. We may also receive a proportion of any commission or marketing allowance Steadfast receives in connection with business we place, and we will give you more detail on request. Further information is available at [www.steadfast.com.au](http://www.steadfast.com.au).

### 5. The financial services and products we provide

Under the Licensee's AFSL (No. 338156), we are authorised to provide the financial services that a general insurance broker typically provides. Specifically, we can:

- provide financial product advice (including personal advice and general advice) on general insurance products;
- deal in general insurance products by arranging for them to be issued, varied or disposed of on your behalf — for example, by arranging cover for you with an insurer;
- where we act under a binder or authority granted by an insurer, deal in general insurance products by issuing, varying or disposing of them in that capacity; and
- provide claims handling and settling services in relation to general insurance products.

We provide these services to both retail and wholesale clients, and we act on your behalf as your broker unless we tell you otherwise. When you ask us to recommend a policy, we will usually only consider the policies offered by the insurers and insurance providers we deal with regularly, and we do not compare them to other policies available in the market.

## 6. The advice we provide

We may give you **general advice** or **personal advice**.

**General advice** does not take into account your particular objectives, financial situation or needs. Where we give you general advice, we will give you a general advice warning, and you should consider whether the advice is appropriate to your circumstances before acting on it.

**Personal advice** takes into account one or more of your objectives, financial situation or needs. Where we give you personal advice as a retail client, we will generally give you a Statement of Advice (SOA). For some existing clients we may give personal advice verbally; in that case you may ask us for a Record of Advice, which we will provide within 28 days of your request.

## 7. Lack of independence

Because we receive commissions and other benefits in connection with the insurance products we advise on and arrange, we are not “independent”, “impartial” or “unbiased” for the purposes of section 923A of the Corporations Act 2001 (Cth). This is because:

- we may receive remuneration, commissions, gifts or other benefits when we provide you with advice in relation to insurance products and other financial products;
- we may be subject to direct or indirect restrictions relating to the financial products on which we provide advice; and/or
- we may have associations or relationships with the issuers of insurance products and other financial products.

Further information about these benefits and relationships is set out in this FSG (see Sections 4, 10 and 11). If you have any questions about this information, please ask us.

## 8. Documents you may receive

When we provide our services, you may receive some or all of the following documents:

- **Statement of Advice (SOA) or Record of Advice:** where we provide personal advice to you as a retail client, as described in Section 6.
- **General advice warning:** where we provide general advice.
- **Product Disclosure Statement (PDS) and Target Market Determination (TMD):** if we offer to arrange a general insurance product for you as a retail client, the product issuer will usually give you a PDS (and, where applicable, a TMD).
- **Invoices and confirmations:** setting out the cover arranged and the amounts payable.

## 9. Giving us instructions and how long this FSG applies

You can give us instructions in person, by telephone, by email or in writing, using the contact details in Section 2. We will act on your instructions as soon as reasonably practicable.

This FSG applies from 1 June 2026 and remains current until a replacement is issued. We may also give you a supplementary FSG, which does not replace this FSG but covers services or matters not covered by it.

## 10. How we are paid

We are remunerated in one or more of the following ways. We will tell you about the remuneration that applies to your transaction, and where we give you personal advice as a retail client, the relevant amounts (or the manner in which they are calculated) will be set out in your SOA.

Type of remuneration	Description
<b>Commission</b>	When we arrange or renew a policy, commission is usually paid by the insurer out of the premium you pay. Commission is a percentage of the base premium (excluding government fees, taxes and charges) and is shared between us and the Licensee in accordance with our authorised representative agreement.
<b>Broker / service fees</b>	We may charge you a fee for arranging or administering your insurance and for the services we provide. Any fee will be shown separately on your invoice.
<b>Premium funding commission</b>	If we arrange premium funding for you, we may receive a commission from the premium funder. We will tell you if this applies.
<b>Other benefits</b>	We may receive non-monetary benefits, and we may benefit indirectly from the Steadfast network arrangements described in Section 4.

Commission is generally calculated as: **Commission = commission rate (%) × base premium**. The commission rate varies depending on the insurer and the product. Where we give you personal advice, we will tell you the rate (or the manner in which it is calculated), and you can ask us for these details at any time.

When you pay a premium, it is held in the Licensee's trust account until it is remitted to the insurer in accordance with the Licensee's arrangements with that insurer. The Licensee may earn interest on premiums while they are held in trust, which it retains. If a policy is cancelled or altered and a refund or reduction results, we may retain the fees we have charged you, and commission may be retained or adjusted in accordance with arrangements with the insurer.

Our employees who provide services to you are remunerated by salary and may be eligible for a performance-based bonus, but do not receive any specific commission or fee for

individual transactions. If you have any questions about how we are remunerated, please ask us.

## 11. Associations and relationships

Relationships that may be capable of influencing the advice or services we provide can include:

- our appointment as an Authorised Representative of the Licensee, and the Licensee's membership of the Steadfast network (Section 4);
- arrangements with insurers, underwriting agencies and premium funders from whom we or the Licensee may receive commission or other remuneration (Section 10); and
- referral arrangements under which we, or another party, may receive a benefit.

Where any association could reasonably be expected to influence the advice or service we provide, we will tell you about it at the time so that you can take it into account. We manage conflicts of interest in your interests and in accordance with our legal obligations, and we will disclose any material conflict to you.

## 12. Information for retail clients

If you are a retail client, you have additional protections under the Corporations Act 2001 (Cth) and the Insurance Contracts Act 1984 (Cth). Many general insurance products carry a **cooling-off period** (usually at least 14 days) during which you may return the product and obtain a refund, subject to the terms in the relevant PDS.

You also have a duty to take reasonable care not to make a misrepresentation to the insurer (and, for some contracts, a duty of disclosure) before entering into, renewing, varying, extending or reinstating an insurance contract. We will explain this duty to you. If you do not comply with it, the insurer may be able to reduce or refuse a claim, or cancel the contract.

**Contractual liability.** Many commercial or business contracts contain clauses dealing with your liability, such as indemnities or hold-harmless clauses. These clauses may entitle your insurer to reduce cover, or in some cases refuse to indemnify you. You should seek legal advice before signing such contracts, and tell us about any clauses of this nature before you enter into them.

## 13. Compensation arrangements

The Licensee holds professional indemnity insurance that satisfies the requirements for compensation arrangements under section 912B of the Corporations Act 2001 (Cth). This insurance covers the financial services provided by the Licensee and its authorised representatives (including us and our representatives), subject to the terms and conditions of the policy, including work done by representatives who no longer act for the Licensee.

Detail	Information
Insurer	Nova Underwriting Pty Ltd
Policy number	192776
Limit of indemnity	\$5,000,000 per claim and \$10,000,000 in the aggregate

## 14. Complaints and dispute resolution

We are committed to handling any complaint fairly, efficiently and promptly. If you are not satisfied with any of our services, please follow these steps:

### Step 1 — Contact us

Please contact us in the first instance using the details in Section 2. We will acknowledge your complaint and work with you to resolve it.

### Step 2 — Contact the Licensee

If your complaint is not resolved to your satisfaction, you can contact the Licensee, Regis Licensing Pty Ltd: phone 1300 395 838, email [info@regisnetworkpartners.com.au](mailto:info@regisnetworkpartners.com.au), or Suite 5, Level 11, 1 Eagle Street, Brisbane QLD 4000.

### Step 3 — External dispute resolution (AFCA)

If your complaint is still not resolved to your satisfaction, or you do not receive a response within the required timeframe, you may refer it to the Australian Financial Complaints Authority (AFCA), a free and independent external dispute resolution service. The Licensee's AFCA membership number is 14769.

AFCA contact	Details
Website	<a href="http://www.afca.org.au">www.afca.org.au</a>
Email	<a href="mailto:info@afca.org.au">info@afca.org.au</a>
Phone	1800 931 678 (free call)
Mail	Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

## 15. Your privacy

We and the Licensee collect, hold, use and disclose your personal information in order to provide our services to you, in accordance with the Privacy Act 1988 (Cth) and the Australian Privacy Principles. A copy of the Licensee's Privacy Policy, which explains how your personal information is handled and how you can access or correct it or make a privacy complaint, is available on request and at [www.regisnetworkpartners.com.au](http://www.regisnetworkpartners.com.au).