

Financial Services Guide (FSG)

The financial services referred to in this FSG are offered by Velocity Frequent Flyer Pty Ltd (ABN 60 601 408 824, Authorised Representative No.: 1239355) (**Velocity**).

The contact details for Velocity are:

Street address: Level 11, 275 Grey Street, South Brisbane QLD 4101
Postal address: Level 11, 275 Grey Street, South Brisbane QLD 4101
Phone: 13 18 75
Website: <https://www.velocityfrequentflyer.com/partners-offers/credit-cards-banking-insurance/medibank-pet-insurance>

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

Velocity is the Authorised Representative, Authorised Representative No.: 1239355 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 Medibank Pet Insurance 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

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?

Velocity is an authorised representative of PetSure. In doing so, Velocity acts on behalf of PetSure and not on your behalf and does not provide personal advice. Any financial services provided in accordance with this FSG will only relate to the Medibank Pet Insurance products which are issued by PetSure. In providing the financial services set out in this FSG neither PetSure nor Velocity act on your behalf and do not provide personal advice.

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 in relation to all general insurance products.

Velocity is authorised pursuant to PetSure's AFSL (420183) to provide general financial product advice in respect of Medibank Pet Insurance policies, and to arrange for information to be collected from you but not issue cover in respect of Medibank Pet Insurance 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 Medibank Pet Insurance policies.

How each party is paid for its services

When you purchase a Medibank Pet Insurance 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.

PetSure does not remunerate Velocity and does not pay Velocity a commission for promoting Medibank Pet Insurance policies or for each policy sold.

Velocity, on behalf of Velocity Rewards Pty Ltd (ABN 98 116 089 448) as trustee for the Loyalty Trust, operates the Velocity Frequent Flyer Program (**Velocity Program**).

Medibank Private Limited (ABN 47 080 890 259) (**Medibank**) is the distributor and promoter of Medibank Pet Insurance.

Velocity has engaged Medibank to participate in the Velocity Program. Under the Velocity Program, Medibank Pet Insurance customers may receive Velocity Points, and Velocity receives remuneration by way of Medibank purchasing those Points from Velocity. The amount of this remuneration varies and is calculated by reference to a number of factors, such as the amount payable by Medibank for the Velocity Points, whether eligible customers maintain their policies, and the number of Velocity Points issued to eligible customers. The amount of this remuneration is not ascertainable at the time this FSG is provided to you.

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 Velocity 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.

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 on the contact numbers and details set out in the beginning of this FSG.

Your Privacy

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

Velocity

<https://experience.velocityfrequentflyer.com/member-support/privacy>

PetSure

www.petsure.com.au

How are Complaints resolved?

In this 'How Complaints are resolved' section, "we", "us" or "our" references 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: +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 complaint or 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

More information

If you have any further questions in regard to the services or products provided, please contact Velocity on 13 18 75.

Authorised for issue

This FSG was prepared for Velocity on 15 June 2026 (as it relates to the financial services provided by Velocity as PetSure's authorised representative) and PetSure has authorised the distribution of this FSG by Velocity.