

# Website Disclosure Information

Effective date: 25 April 2025

The purpose of this Website Disclosure Information (WDI) is to provide you with information about us and the financial services we offer in relation to products, to assist you in making an informed decision about whether you want to use the services we offer. The WDI also contains important information about documents we may give you, remuneration and other benefits we receive and how this may influence our recommendations to you, our associations and relationships with product providers, your privacy, compensation arrangements and information about what to do if you have a complaint. Our WDI replaces the Financial Services Guide (FSG).

## Our financial services

Our Australian Financial Services Licence (AFSL) authorises us to deal in and provide financial product advice in relation to the following product groups:

- Banking products, such as deposit accounts and payment facilities
- General insurance
- Government debentures, stocks or bonds
- Superannuation
- Life insurance
- Interests in managed investment schemes (including investor directed portfolio services).

If we provide financial advice to you (with the exception of financial planning services), we will only provide factual information or general advice. Further, not all our staff are qualified to give you financial advice and some may only be authorised to advise on a limited range of financial products. If one of our staff can't assist you, they will refer you to the right person.

Only our financial planning staff are authorised to provide personal advice, which is advice that considers your financial situation, objectives and/or needs.

## Not Independent

Our staff who give personal advice to retail clients about financial products (limited to financial planning services) are not independent, impartial or unbiased as:

- they are employed and remunerated by us and we may receive commissions on the sale of life insurance products; and
- financial advisers can only advise on products approved by NGM Group (which includes deposit products issued by NGM Group).

## Documents you may receive

### General insurance & travel insurance sales

If we recommend or arrange for the issue of an insurance product, we will provide you with a Product Disclosure Statement (PDS). The PDS contains information about the features, benefits, costs and risks associated with that product, to help you make an informed decision about the product and compare it with similar products.

The relevant Target Market Determination for Allianz insurance products is available by calling Allianz on 1300 493 824.

### Financial planning

#### *Statement of Advice and Record of Advice*

When we provide you with personal advice, we will provide you with a document called a Statement of Advice (SOA) and/ or a Record of Advice (ROA). Each document is a record of the advice provided to you. The purpose of the SOA and ROA is to help you understand our advice and decide whether to rely on it.

Personal advice is advice that takes into account one or more of your objectives, financial situation and needs. An example of personal advice would be where one of our financial advisers reviews your personal circumstances and tailors a financial plan specifically for you.

The SOA/ ROA will contain the following information:

- Our advice and the basis on which the advice is given
- Any fees and charges payable by you
- Information about remuneration and other benefits or associations with product issuers or other parties that could have influenced that advice (where possible in actual dollar amounts).

You will not receive an SOA/ ROA if our personal advice only relates to a basic deposit product or certain non-cash payment facilities (such as cheque books).

You can request a copy of a SOA/ ROA by contacting your Financial Adviser or alternatively through the contact details in this WDI.

### **Product Disclosure Statements**

If we recommend certain financial products or arrange the issue of a financial product, we will, where required, provide you with a Product Disclosure Statement (PDS) or other disclosure document (such as the product's terms and conditions). The PDS contains information about the financial product including the features, benefits, costs and risks associated with that product, to help you make an informed decision about the product and compare it with similar products.

Target Market Determinations for our products are available at [newcastlepermanent.com.au/terms](http://newcastlepermanent.com.au/terms).

## **Who is responsible for the financial services you receive**

When we provide financial services relating to financial products issued by Newcastle Permanent, we act on our own behalf.

### **General insurance & travel insurance sales**

We may act as a distributor or agent on behalf of other product issuers and insurance companies through distribution or agency arrangements.

Refer to 'Our associations and relationships' section below for further detail.

### **Financial planning**

We and our representatives act under our AFSL and we act for you (and not, for example, the product issuer) when we provide financial planning services to you. Where we arrange for a product to be offered to you or provide you with personal advice which relates to a financial product, the name of the product issuer and any fees payable by you will be disclosed in the relevant PDS or SOA/ROA. You can also ask our staff for additional information.

### **How staff are paid**

In addition to their salary, our staff may also be eligible for an annual performance-based reward payment (reward payment) and other non cash benefits from time to time. Eligibility for a reward payment is based on a number of factors including business and customer service outcomes. All staff members are required to meet minimum risk and compliance standards and demonstrate adherence to NGM Group's corporate values to participate in the variable reward program. The reward payment will generally not exceed more than 15% of the relevant employee's salary. Our staff may also receive non cash performance benefits from us which may include business lunches or dinners, tickets to cultural or sporting events, corporate promotional merchandise, opportunities to attend business seminars either within Australia or overseas and other minor benefits.

## **Our financial planning fees**

We may charge you the following fees, depending on the financial planning services we provide to you:

<b>Fee type</b>	<b>Fee amount (including GST)</b>	<b>More information</b>
<b>Initial Adviser Service Fee</b> For the preparation and implementation of an SOA	Up to \$2,500	<b>(On receipt of SOA):</b> \$500 of this fee is due and payable within 30 days of you receiving the SOA even if you choose not to implement the recommendations in the SOA. <b>(Implementation of SOA):</b> The remaining \$2,000 is payable on implementation of the recommendations in the SOA
<b>Annual Adviser Standard Service Fee</b> This fee is for providing an annual review and support throughout the year.	Up to \$1,500 per annum	If you ask for additional services not included in the ongoing engagement these services will be charged at our Hourly Rate (see below). Your Financial Adviser will provide you with an estimate of the cost of additional services before commencing work. You can choose not to receive this service.

<b>Annual Adviser Premium Service Fee</b> This fee is for providing an annual review and support throughout the year and quarterly adviser contact and support.	Up to \$2,500 per annum	If you ask for additional services not included in the ongoing engagement these services will be charged at our Hourly Rate. Your Financial Adviser will provide you with an estimate of the cost before commencing work. You can choose not to receive this service.
<b>Hourly Rate</b> Applies for any additional service or transactional services where no advice is provided	\$250 per hour	Your Financial Adviser will give you an estimate of the cost of these services having regard to a number of factors including the complexity and the time required to implement your request. For example, we may charge this rate for establishing a management scheme or superannuation investment for you.

## Our associations and relationships

We are required to disclose any associations or relationships between us, our related entities and product issuers that could reasonably be capable of influencing the services provided to you.

### General insurance & travel insurance sales

Newcastle Permanent acts on behalf of other product issuers when we distribute the following insurance products:

Product	Product issuer
General insurance such as home and contents, landlord, motor vehicle, caravan and trailer	Allianz Australia Insurance Limited (Allianz)
Travel insurance	AWP Australia Pty Ltd trading as Allianz Global Assistance as agent for the insurer: Allianz

### Financial planning

We have associations with various life insurance product issuers (Insurers). Under our arrangement with the Insurers we receive up front and ongoing commissions on life insurance products that our clients acquire through our financial planning services.

## Our insurance commissions

We may receive the below commissions for distributing the products of other product issuers.

### General insurance & travel insurance sales

Newcastle Permanent acts on behalf of other product issuers when we distribute the following insurance products:

Product	Commission– Initial	Commission - Ongoing
General insurance - home and contents, landlord	20% of the first year's premium payment	20% of any subsequent year's premium payment
General insurance - motor vehicle, caravan and trailer	10% of the first year's premium payment	10% of any subsequent year's premium payment
Travel insurance	14% of the premium payment	Not applicable

The above commissions are excluding GST and calculated based on the base premium, excluding government taxes, charges and levies.

In addition to the above, Newcastle Permanent may also receive the following from Allianz:

- A marketing allowance of up to 2% of annual premiums, as a reimbursement of costs incurred by us for the marketing of insurance.
- Up to a 40% share of profits on general insurance sales, only where an agreed premium threshold is met in a year. The amount we may be entitled to receive is calculated based on factors such as premium amounts, claims and expenses.
- Funding towards business development and sales enablement initiatives and staffing expenses, relating to the promotion and sale of insurance.

### Financial planning

Product	Commission– Initial	Commission - Ongoing
Life insurance products including death, income continuation and disability insurance	0% to 66% (including GST) of the first year's premium payment	0% to 30% (including GST) of any subsequent year's premium payment

For example, where you purchase life insurance through us, we may receive a commission of up to 66% of the amount of the premium, from the product issuer. This means that if the premium for your life insurance is \$400, we may receive a commission of up to \$264 from the product issuer. In addition, depending on the type of product and product issuer, ongoing commissions may also be payable yearly on either the anniversary of the sale of the product or on the last day of the relevant period for as long as you hold the product. For example, if you purchased life insurance one year ago with a \$400 premium, we may receive a commission of up to \$120 from the product issuer on the one year anniversary.

## Protecting your privacy

The privacy of your personal information is important to us. In general, we collect your personal information for the purpose of providing you with products and services and to allow us to administer our ongoing relationship.

If you would like further information about our privacy and information handling practices, a copy of our Privacy and Credit Reporting Policy is available on our website at [newcastlepermanent.com.au/privacy-policy](http://newcastlepermanent.com.au/privacy-policy) or by contacting us.

## Giving us instructions

You can give us instructions by using the contact details set out at the end of this WDI.

You may give instructions to us in person, by telephone, in writing or electronically (for example, by email or via our website). However, for certain types of instructions, we may have particular requirements, such as a need for your signature.

## Compensation arrangements

We hold professional indemnity insurance cover in place in respect of financial services we provide, satisfying our requirement under the Corporations Act 2001 (Cth).

## Making a complaint

If you have a complaint, please tell us so we can do something about it. To register your complaint please refer to our contact details below. Our staff will either deal with the matter or refer it to an appropriate person who can answer your questions.

Newcastle Permanent aims to resolve complaints on the spot wherever we can or within 5 business days. If we can't provide a resolution on first contact, we'll acknowledge your complaint has been lodged, provide you with a reference number and details of how to contact us about your complaint.

If we need more time to resolve your complaint, we may need to refer your complaint to our Customer Relations team for further investigation. Our Customer Relations team will let you know they have received your complaint and investigate your complaint, in an objective and unbiased manner. During the assessment and investigation of your complaint a Customer Relations Specialist will keep you updated on the progress and work to find a fair solution.

If we are unable to resolve your complaint within 30 days, we will advise you of the reasons for the delay and the expected timeframe for an outcome to your complaint. We will continue to keep you updated on the progress of your complaint and provide you with contact details for the Australian Financial Complaints Authority (AFCA).

If you are not satisfied with our response, you can lodge a complaint with AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website: [afca.org.au](http://afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone: 1800 931 678 (free call)

Mail: GPO Box 3, Melbourne VIC 3001

## How to contact us

By phone: 13 19 87 (Mon - Fri from 8am - 6pm, Sat from 9am-2pm)

By mail: PO Box 5001, HRMC NSW 2310

By email: [enquiries@newcastlepermanent.com.au](mailto:enquiries@newcastlepermanent.com.au)

At a branch: To locate your nearest branch see [newcastlepermanent.com.au/locate-us](http://newcastlepermanent.com.au/locate-us)

Website: [newcastlepermanent.com.au](http://newcastlepermanent.com.au)