



Financial Services Guide

Iress Limited (ABN 47 060 313 359)

Iress Wealth Management Pty Ltd (ABN 67 095 619 837)

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1. Purpose of this Financial Services Guide

This Financial Services Guide (**FSG**) was prepared in July 2026 by Iress Limited (ABN 47 060 313 359) (**Iress**) and Iress Wealth Management Pty Ltd (ABN 67 095 619 837) (**IWM**). Iress and IWM are authorised representatives of Iress OSM Pty Ltd, ABN 90 094 584 755; AFSL 241366 (**Iress OSM**). Iress OSM and IWM are wholly-owned subsidiaries of Iress. Iress and IWM (**we, us, our**) are jointly responsible for the content of this FSG and Iress OSM has authorised its distribution.

- This FSG is an important document that we are required to give you by law under the Corporations Act 2001. It is provided to you to help you decide whether to use our financial services. It contains information about:
- the authorised services we offer and the meaning of general advice;
- any remuneration or other benefits received by us or any other persons relating to the authorised services
- our employees, representatives, related bodies and associates in relation to the authorised services;
- associations or relationships that may influence our provision of the authorised services;
- how you can contact us;
- how your personal information is managed; and
- internal and external dispute resolution services.

2. About Iress

Iress is a technology and financial services company that is listed on the Australian Stock Exchange. Iress and its subsidiaries (including Iress OSM and IWM are collectively referred to in this FSG as the Iress Group.

3. Our Services

Risk Researcher is distributed to customers by Iress and IWM under authorisation from Iress OSM. Risk Researcher is an interactive web-based risk insurance comparison tool. It provides qualitative and quantitative analysis of personal risk insurance products.

Iress and IWM are authorised representatives under Iress OSM's AFSL to provide financial services described in this FSG and are responsible for the financial services provided to you under the AFSL authorisation. Iress and IWM act on their own behalf when providing the financial services described in this FSG.

4. Type of Advice

This FSG is for General Advice Only.

We only provide general advice. We do not provide personal advice or make recommendations about the suitability of a product for you. Risk Researcher and the content contained within is of a general nature only and has been prepared without taking into account your individual objectives, financial situation or needs. Before making any decision in relation to a financial product, you should consider your personal circumstances, the relevant product disclosure statement (PDS) for the product and target market determinations, and whether to consult a licensed financial adviser.

As you will be receiving general advice only you will not be given a Statement of Advice (SoA) or a Record of Advice (documents recording recommendations made in regard to personal advice given). For any general advice that relates to a product it is recommended that you read the PDS for that product.

A PDS contains information about the significant features, risks, benefits, terms and conditions, and the fees and costs of the product, investment or policy we may generally recommend, assisting you to make informed decisions about the financial product recommendations we provide.

5. Services information

Under our AFSL authorisation, we are authorised to provide general financial product advice about the following classes of financial products to retail clients:

- basic deposit products;
- debentures, stocks or bonds issued or proposed to be issued by a government;
- life products limited to investment life insurance products;
- managed investment schemes including investor directed portfolio services;
- non-basic deposit products;
- retirement savings accounts;
- securities; and
- superannuation

6. Personal Information

Our Privacy Policy explains how we handle personal information that is collected in the course of performing our functions and activities, and can be obtained by contacting us directly or by visiting our website.

7. Fees

A fee is payable by customers to access the content contained within Risk Researcher.

8. Other important information

How are our staff remunerated?

Our employees are remunerated by way of a base salary and potential bonuses. Their remuneration is a general entitlement of their employment and is not contingent upon, or specifically calculated by reference to, the production and distribution of Risk Researcher.

Relationships with institutions and potential influences

The financial product advice described in this FSG is contained within Risk Researcher. Risk Researcher will be distributed, or otherwise made available, by Iress and IWM.

We have strict guidelines in place to govern the acceptance of alternative forms of remuneration.

Compensation arrangements

We are required to operate a compensation arrangement. We are part of the Iress Group and we confirm that the Iress Group has a professional indemnity insurance policy in place in accordance with the law covering claims for loss or damage relating to financial services and activities provided by us.

9. Complaints

We offer an internal dispute resolution process for any complaints you have about the financial services provided to you. If a complaint is not resolved to your satisfaction, you may refer it to an external dispute resolution service. These services are free of charge to you.

If you would like more information about our dispute resolution process, you can find our Complaints Policy on our website.

Internal dispute resolution

If you have a complaint about a financial service that has been provided to you by us, you may lodge a complaint by:

- **Postal address:** Level 32, 555 Collins St, Melbourne VIC 3000
- **Email:** resolutionofficer@iress.com
- **Phone:** 1300 130 069 (8:00am to 7:00pm, Monday to Friday AEST/AEDT).
- **Online:** Submit a request on [IressConnect](#) (if available to you)
- **Relationship Manager:** Speak with your Relationship Manager

When a complaint has been received by us, our representatives will acknowledge the complaint within 24 hours (or 1 business day), or as soon as practicable; consider the complaint; and aim to provide a response within 30 calendar days of receipt of the complaint (unless there is complexity or exceptional circumstances). We always aim to resolve complaints as quickly as possible.

External dispute resolution

If you are not satisfied with our handling of your complaint or our decision, you may refer your complaint to the Australian Financial Complaints Authority (AFCA). AFCA provides an independent dispute resolution service which is free for clients to access.

The contact details for AFCA are:

- **Website:** www.afca.org.au
- **Email:** info@afca.org.au
- **Telephone:** 1800 931 678
- **Postal address:** Australian Financial Complaints Authority (AFCA), GPO Box 3, Melbourne VIC 3001

Time limits may apply to complaints to AFCA. You may wish to consult the AFCA website or contact AFCA directly to find out if there is a time limit on lodging a complaint with AFCA