



CENTREGATE FINANCIAL

Financial Services Guide (FSG)

Version 4.0 – Effective May 2026

This Financial Services Guide (FSG) contains important information about the financial services provided by Centregate Financial, including the services we offer, how we are remunerated, how we manage your personal information, and how complaints are handled. This document is designed to assist you in deciding whether to use our services and should be read carefully before acting on any financial advice or acquiring any financial product or service through us.

Who We Are

Centregate Financial
Trading name of Sef Nowrozi (Sole Trader)
ABN 23 771 450 619
Authorised Representative No. 001315406

Vicinity Centres – Level 8
1341 Dandenong Road
Chadstone VIC 3148

Telephone: 03 9964 5383
Email: info@centregate.com.au
Website: www.centregate.com.au

Centregate Financial is an Authorised Representative of Gravitas Insurance Brokers Pty Ltd ABN 93 634 955 150, holder of Australian Financial Services Licence No. 519498. Gravitas Insurance Brokers Pty Ltd is responsible for the financial services provided by Centregate Financial under its authorisation.

Non-Independent Status

Centregate Financial and Gravitas Insurance Brokers Pty Ltd are not independent, impartial or unbiased within the meaning of section 923A of the Corporations Act 2001 (Cth). This is because commissions, fees and other benefits may be received from insurers, premium funders and other product providers in connection with the financial services we provide. These arrangements are common within the insurance and financial services industry and are designed to support the provision of professional advice and ongoing client service.

Website Information & General Advice Warning

Information contained on our website, social media channels, marketing materials and general communications is provided for general informational purposes only and does not constitute personal financial advice. Any advice provided through these channels does not take into account your objectives, financial situation or needs. Before acting on any information, you should consider whether it is appropriate for your circumstances and review the relevant Product Disclosure Statement (PDS), Target Market Determination (TMD) and this Financial Services Guide (FSG).

Our Services

Centregate Financial provides insurance advisory and broking services to individuals, families, professionals and businesses across Australia. Services may include: Business Insurance Public & Products Liability Insurance Professional Indemnity Insurance Cyber Liability Insurance Management Liability Insurance Commercial Property Insurance Construction & Contract Works Insurance Plant & Equipment Insurance Home & Contents Insurance Motor Vehicle Insurance Landlord Insurance Life Insurance Income Protection Insurance Trauma & TPD Insurance Personal Accident & Illness Insurance Claims assistance and policy review services

General Advice & Personal Advice

Our services may involve either General Advice or Personal Advice. General Advice does not take into account your personal objectives, financial situation or needs. You should consider whether the advice is appropriate for your circumstances before acting on it. Where we provide Personal Advice tailored to your circumstances, we may provide a Statement of Advice (SOA) or other legally permitted advice document outlining the basis of our recommendations, remuneration arrangements and relevant disclosures.

Product Disclosure Statements

Where required, we will provide you with a Product Disclosure Statement (PDS), policy wording or other disclosure documents relevant to the insurance products being considered. You should carefully review these documents before making any decision regarding the acquisition of a financial product.

Fees, Commissions & Remuneration

Centregate Financial may receive remuneration in the form of: Commissions paid by insurers Brokerage or adviser service fees Claims assistance or consulting fees Referral fees from approved referral partners Premium funding commissions Insurance commissions generally range between 0% and 30% of the premium paid, depending on the insurer and product type. Any fees payable by you will be disclosed and agreed before they are charged.

Premium Funding

Where premium funding is arranged on your behalf, we may receive commission or remuneration from the premium funder. Premium funding is a separate financial arrangement and should be considered carefully, including interest costs, fees and repayment obligations.

Privacy & Confidentiality

Centregate Financial respects your privacy and handles personal information in accordance with the Privacy Act 1988 (Cth) and the Australian Privacy Principles. We collect personal information to: Provide insurance advice and recommendations Arrange quotations and insurance cover Assist with claims management Meet legal and compliance obligations Maintain our ongoing client relationship with you Your information may be disclosed to insurers, underwriting agencies, professional advisers, technology providers and Gravitas Insurance Brokers Pty Ltd for compliance and supervisory purposes. You may request access to your personal information or request correction of inaccurate information by contacting us.

Electronic Communications

Unless you request otherwise, we may provide Financial Services Guides, Product Disclosure Statements, policy schedules, invoices, renewal notices and other disclosures electronically via email or secure electronic delivery methods.

Your Responsibilities

You are responsible for providing complete, accurate and honest information when applying for, renewing or changing insurance cover. You should carefully review all Product Disclosure Statements (PDS), policy schedules and renewal documentation to ensure the cover arranged is appropriate for your needs.

Complaints & Dispute Resolution

If you have a complaint regarding our services, please contact: Complaints Officer

Centregate Financial

Telephone: 03 9964 5383

Email: info@centregate.com.au

Website: www.centregate.com.au

We aim to acknowledge complaints promptly and resolve complaints within the timeframe required by law. If you are not satisfied with our response, you may contact the Australian Financial Complaints Authority (AFCA): Telephone: 1800 931 678

Website: www.afca.org.au

Email: info@afca.org.au

Professional Indemnity Insurance

Professional indemnity insurance arrangements are maintained in accordance with Australian financial services regulatory requirements. These arrangements are designed to provide protection in relation to civil liability arising from professional services provided by authorised representatives acting within authority.

Insurance Brokers Code of Practice

Gravitas Insurance Brokers Pty Ltd is a member of the National Insurance Brokers Association (NIBA) and subscribes to the Insurance Brokers Code of Practice. Further information regarding the Code is available at: www.niba.com.au

Additional Regulatory Information

Additional compliance and regulatory information, including Product Disclosure Statements, Target Market Determinations, Professional Indemnity Insurance information and other disclosure documentation, may also be available via the Gravitas Insurance Brokers website at: www.gravitasinsurance.com.au

Final Disclosure

Centregate Financial is an Authorised Representative (AR No. 001315406) of Gravitas Insurance Brokers Pty Ltd ABN 93 634 955 150 AFSL 519498. Any advice provided is general in nature only and does not take into account your objectives, financial situation or needs.
