

General Insurance Client Referral & Privacy Consent

No advice referral

Client and Referral Details

Client Name			
Client Phone			
Client Email			
Mortgage Broker			
Broker Business (entity)			
Insurance Broker	Howden Insurance Brokers (Australia) Pty Ltd Huddle Insurance, a business name of Open Insurance Pty Ltd		
Money Quest Group Entity	MoneyQuest Keylend	Freedom Southern Cross Broker Network	Buyers Choice
Date	____ / ____ / ____		

IMPORTANT INFORMATION

This document records your consent to be referred to an insurance broker to discuss general insurance products. Please read this document carefully before signing it. You are not required to accept this referral, and you are under no obligation to obtain a general insurance product or receive general insurance advice.

Purpose of this Referral

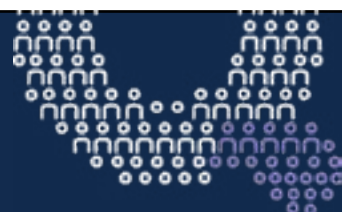
I, the above named Client (**Client**) acknowledge that I have requested, or agreed to receive, a referral to the above named Insurance Broker (**Insurance Broker**) for the purpose of discussing my general insurance needs.

I understand that this referral is intended only to introduce me to the Insurance Broker so that I may decide whether to seek general insurance advice.

Client Declarations

I acknowledge and agree that:

1. This referral is entirely optional, and I am under no obligation to consent to this referral.
2. I do not have to:
 - a) proceed with this general insurance referral;
 - b) obtain advice from the Insurance Broker,
 - c) apply for insurance through the Insurance Broker, or
 - d) purchase any insurance product through the Insurance Broker.
3. Agreeing to this referral does not mean that general insurance is appropriate for me. Whether general insurance is suitable for my circumstances can only be determined after receiving advice from an appropriately authorised adviser.
4. The above named Mortgage Broker (**Mortgage Broker**) is acting solely in connection with my mortgage and/or finance requirements.
5. The Mortgage Broker, the above named Broker Business (**Broker Business**), and Money Quest Group Entity have not:
 - a) provided me with general insurance advice;
 - b) provided me with financial product advice, personal advice, or general advice, in relation to general insurance or any other insurance product;
 - c) assessed my insurance needs;
 - d) recommended, endorsed, expressed any opinion regarding, or made any representation concerning:
 - i) whether I should obtain general insurance or any insurance product;
 - ii) whether any existing insurance should be retained, cancelled, or replaced;
 - iii) the suitability of any insurance product for my circumstances; or
 - iv) any particular insurer, policy, or insurance product.
6. The Mortgage Broker has only offered to refer me to the Insurance Broker should I wish to discuss general insurance.
7. Any advice about general insurance will be provided separately and solely by the Insurance Broker (or an appropriately authorised adviser of the Insurance Broker) under an Australian Financial Services Licence (AFSL) if I choose to proceed. The Insurance Broker is authorised to provide general insurance advice under AFSL number 539613 (Howden) or 451712 (Huddle).
8. The Insurance Broker is solely responsible for any general insurance advice that it provides to me, and any recommendation regarding general insurance products will be made independently by the Insurance Broker after considering my circumstances, if required by law.
9. I have indicated that I am interested in being contacted about general insurance and authorise the Insurance Broker to contact me using the contact details that I have provided, for the purpose of arranging an appointment and discussing whether I wish to receive general insurance advice.
10. My home loan application, loan approval, loan terms, and/or credit assistance will not be affected if I choose not to proceed with this referral.
11. I understand that the Mortgage Broker, Broker Business, and Money Quest Group entity may receive a referral fee, commission or other benefit if I proceed with advice, or obtain an insurance product, through the Insurance Broker. I acknowledge that this was disclosed to me before signing this General Insurance Client Referral and Privacy Consent form.



Privacy Consent

1. I expressly authorise the Mortgage Broker to collect, use, and disclose, my personal information for the purpose of facilitating this referral.
2. Without limitation, I consent to the Mortgage Broker disclosing to the Insurance Broker such personal information as is reasonably necessary to enable the Insurance Broker to contact me and discuss my General insurance requirements, including:
 - a) my name;
 - b) phone number;
 - c) email address; and
 - d) any other information that I have agreed may be disclosed for the purpose of the referral.
3. I understand that:
 - a) the Insurance Broker will collect, hold, use, and disclose, my personal information in accordance with its own privacy policy;
 - b) once the Mortgage Broker has disclosed my personal information to the Insurance Broker, my personal information will be handled by the Insurance Broker independently of the Mortgage Broker, Broker Business, and Money Quest Group entity; and
 - c) the Mortgage Broker, Broker Business, and Money Quest Group entity does not control the Insurance Broker's handling of my personal information after disclosure.
4. **Third-Party Disclosure and Marketing**
I consent to the Insurance Broker disclosing my personal information to insurers and other third-party service providers where reasonably necessary to obtain insurance quotations, arrange or administer insurance, or otherwise assist with my insurance requirements.

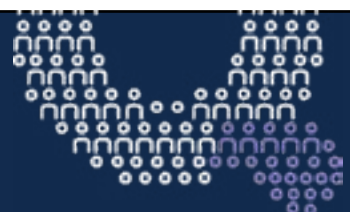
Optional marketing consent

Yes, I consent to receiving marketing communications from the Insurance Broker and relevant third parties about insurance products, services and offers that may be of interest to me.

I understand that I can withdraw this marketing consent at any time by using the unsubscribe option included in a communication or by contacting the organisation that sent it. Withdrawing my marketing consent will not affect this referral or any insurance product or service I obtain.

Record Keeping and Compliance

I consent to the Mortgage Broker, Broker Business and Money Quest Group entity retaining this General Insurance Client Referral and Privacy Consent form and associated referral records for their legal, regulatory, audit, compliance, risk management and dispute resolution purposes.



Client Consent and Confirmation

By signing below, I voluntarily:

- 1. request or accept the referral to the Insurance Broker;
- 2. consent to the disclosure of my personal information for that purpose;
- 3. authorise the Insurance Broker to contact me regarding general insurance advice;
- 4. acknowledge that no financial product advice in relation to general insurance, or any other insurance product, has been provided by the Mortgage Broker, Broker Business, or Money Quest Group entity; and
- 5. confirm that I have read and understood this General Insurance Client Referral and Privacy Consent form.

Client signature	
Client name	
Date	____ / ____ / _____

