

### 3. Authority

- 3.1 The Licensee authorises the Referrer [OPTIONAL: Delete if not applicable] and any of the Referrer's employees, officers, agents and subcontractors, to provide any person with information about the following ("Information"):
- 3.1.1 The financial services provided by the Licensee [OPTIONAL: Delete if not applicable] or its authorised representatives or distributors; and
  - 3.1.2 How to contact the Licensee [OPTIONAL: Delete if not applicable] or its authorised representatives or distributors.
- 3.2 [OPTIONAL: If you have used the option in clause 2.1 above (i.e. the Referrer is an "agent" of the Licensee), delete this clause.] When the Referrer [OPTIONAL: Delete if not applicable] and any of the Referrer's employees, officers, agents and subcontractors, provide the Information, the Referrer [OPTIONAL: Delete if not applicable] and any of the Referrer's employees, officers, agents and subcontractors, must disclose the remuneration and any other benefits each of them or their associates receives from the Licensee or the insurers for making the referral or related to the referral, in the same way as the referral was made.
- 3.3 When the Referrer [OPTIONAL: Delete if not applicable] and any of the Referrer's employees, officers, agents and subcontractors, provides Information to any person, the Referrer [OPTIONAL: Delete if not applicable] and any of the Referrer's employees, officers, agents and subcontractors, must not:
- 3.3.1 Provide any advice about financial services or financial products to the person;
  - 3.3.2 Publish statements or documents about the financial services or financial products which have not been supplied or approved in writing by the Licensee;
  - 3.3.3 Discuss the terms and conditions in which the Licensee will provide financial services to the person; and
  - 3.3.4 Purport to arrange financial products or hold out to the person that the Referrer is authorised to arrange financial products on behalf of the Licensee.

### 4. No Reciprocity

- 4.1 For the avoidance of doubt, each party acknowledges and warrants that the terms of this Agreement do not impose (whether express, implied or otherwise) any obligation on the Licensee or its authorised representatives, distributors, employees, officers, agents or subcontractors to provide any persons with information about the services provided by, or the contact details of, the Referrer or any of its:
- 4.1.1 Related bodies corporate within the meaning of the *Corporations Act 2001* (Cth);
  - 4.1.2 Associates within the meaning of the *Corporations Act 2001* (Cth); or
  - 4.1.3 Employees, officers, agents or subcontractors.
- 4.2 If the Licensee or its authorised representatives, distributors, employees, officers, agents or subcontractors provide a person with the information detailed in clause 4.1, then the provision of that information must be documented in a separate agreement and comply with the Legislation.

### 5. Remuneration

- 5.1 The Licensee will pay the Referrer the remuneration starting from the date as set out in Item 1 of the Schedule.