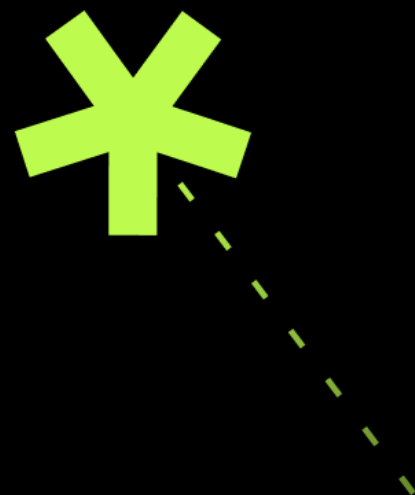


Financial Services Guide

Document prepared on 1 May 2026



About this guide

This Financial Services Guide (**FSG**) has been prepared by Najmaa Group Pty Ltd (ABN 47 616 855 504, Australian Financial Services Licence (**AFSL**) (No. 527623) (**NGPL**). It is designed to help you decide whether to use the financial services we are authorised to provide.

Unless otherwise stated, the defined terms used in this document have the meanings given to them in the Product Disclosure Statement (**PDS**).

Our Structure

- Najmaa Group Pty Ltd (ABN 47 616 855 504, AFSL No. 527623) (**NGPL**) – AFSL holder and legally responsible for the financial services.
- Najmaa Mutual Limited (ABN 39 686 285 450) (**Najmaa**) – issues discretionary protection products (such as Vehicle Protection) to its Members under an intermediary authorisation with NGPL pursuant to section 911A(2)(b) of the *Corporations Act 2001 (Cth)*.
- Najmaa Management Services Australia Pty Ltd (**NMSA**) (ABN 40 678 802 232) – provides administrative and management support to Najmaa, including assisting with the administration of requests for support and coordinating third-party providers. It is an authorised representative of NGPL (AR Number 1315659). Najmaa or NMSA may engage appropriately qualified third-party service providers, including claims administrators, to assist with the administration and assessment of Claims under delegated authority approved by Najmaa's Board.

Why this matters for you

- When you receive financial services (such as general advice or dealing in Najmaa's discretionary protection products), those services are provided under NGPL's AFSL.
- Najmaa issues the discretionary protection product to you as a Member under an intermediary authorisation with NGPL. Financial services provided under the AFSL are provided under NGPL's licence, for which NGPL is legally responsible.
- This FSG explains the financial services we provide under NGPL's AFSL, how we are paid, and how you can make a complaint.

Purpose of this FSG

The purpose of this FSG is to help you decide whether to use the financial services provided under NGPL's AFSL. It explains:

- the financial services we provide;
- how we are remunerated;
- how to make a complaint about the financial services;

- our professional indemnity insurance arrangements;
- our management of conflicts of interest; and
- other important information you may need to know.

Please keep it in a safe place for future reference.

You may also receive other documents including the PDS. The PDS is prepared by Najmaa and contains information to assist you to decide whether or not the Vehicle Protection is right for you. It contains information including the conditions of the discretionary protection, features, benefits and risks. A copy of the PDS will be provided to you if we offer to arrange the Vehicle Protection.

Who is the providing entity and licensee?

NGPL is the holder of an AFSL under the *Corporations Act 2001 (Cth)*. NGPL is legally responsible for the financial services described in this FSG.

Najmaa issues, varies and disposes of discretionary protection products (such as Vehicle Protection) to its Members pursuant to an intermediary authorisation with NGPL under section 911A(2)(b) of the *Corporations Act 2001 (Cth)*. Najmaa does not itself hold an AFSL and relies on NGPL's AFSL under an intermediary authorisation.

This FSG is prepared by and distributed by NGPL.

You can contact us by using any of the following contact details:

Email: support@najmaa.com.au
Post: PO Box 1290, Chatswood, NSW, 2057
Website: www.najmaa.com.au

What financial services are provided?

NGPL holds an AFSL issued by the Australian Securities and Investments Commission (ASIC), which authorises it to provide general financial product advice in relation to, and deal in, miscellaneous financial risk products limited to mutual risk products.

Vehicle Protection is a miscellaneous financial risk product. Financial services in relation to this product are provided under NGPL's AFSL. Vehicle Protection is offered on a discretionary basis and does not provide any guaranteed entitlement to payment or give rise to any contractual right to receive support. Najmaa is not an insurer and Vehicle Protection is not insurance.

Najmaa is not regulated under the *Insurance Act 1973 (Cth)* or the *Insurance Contracts Act 1984 (Cth)* and is not supervised by the Australian Prudential Regulation Authority (APRA), which regulates insurance companies in Australia.

Najmaa's Vehicle Protection has been reviewed by its appointed Shariah Advisers, who have provided Shariah Certification. The Shariah Advisers also provide ongoing Shariah advisory and oversight services.

Any financial product advice you receive from NGPL is general advice only and does not take into account your individual objectives, financial situation or needs. Decisions to provide support are made by Najmaa in accordance with its Constitution and are discretionary.

Who do we act for?

When providing financial services under this FSG:

- NGPL acts as the Australian Financial Services Licensee and is responsible for the provision of financial services;
- Najmaa acts as the product issuer of discretionary protection products; and
- Neither NGPL nor Najmaa acts as your agent when providing financial services or issuing discretionary protection products.

Are we independent?

NGPL does not describe itself as independent, impartial or unbiased.

This is because:

- NGPL is related to Najmaa and NMSA;
- NGPL has authorised Najmaa to issue discretionary protection products under an intermediary authorisation;
- Najmaa does not compare discretionary protection products offered by other providers; and
- NGPL and its related entities receive remuneration in connection with the discretionary protection products, including fees calculated by reference to member contributions.

How are we paid? What are the relationships between the relevant entities?

Najmaa is a member-based discretionary mutual. It receives Contributions from its Members.

Products issued by Najmaa are administered by NMSA, which is a Corporate Authorised Representative (Representative No. 1315659) of NGPL (AFSL No. 527623). As a Corporate Authorised Representative, NMSA is authorised to provide certain financial services on behalf of NGPL, and also provides operational, administrative, and management support to Najmaa in connection with the discretionary protection products.

NMSA is paid an Administration Fee which is currently 25% of the Base Contribution received from Members in return for these services. From this amount, NMSA also pays the remuneration of its directors, and the salaries or fees of its employees and contractors, who may be involved in providing services to Najmaa and in connection with the financial services carried out under NGPL's AFSL.

NGPL, as the AFSL licensee, receives a Service Fee for providing financial services in respect of the discretionary protection products. This fee is currently 5% of the Base Contribution under the intermediary agreement between NGPL and Najmaa.

These fees are determined under separate arrangements and reflect the different roles performed by NMSA and NGPL. While the actual dollar amount will vary depending on the level of Contributions collected, the percentage itself does not vary based on the number of Members, the number of requests for support, or individual outcomes.

Najmaa does not currently pay any referral fees or commissions to third parties. If this changes, details will be provided to Members in advance.

NGPL and NMSA are related entities. Directors of these entities may also serve as directors of Najmaa.

Director Remuneration

Najmaa pays remuneration to its directors in accordance with its Constitution. Any such remuneration is determined by Najmaa's Board and is payable from Najmaa's funds.

Director remuneration is not linked to the outcome of any individual request for support or the approval or decline of support, and is not structured to incentivise any particular decision in relation to Members. Remuneration is set having regard to the nature and scale of Najmaa's operations and the responsibilities of the directors.

You can request further information about remuneration by contacting us before any financial service is provided to you.

Employee and Representative Remuneration

Employees and representatives of NGPL and its related entities are paid a salary. They do not receive commissions based on the sale of discretionary protection products or on the acceptance or rejection of requests for support. Any performance incentives, where applicable, are linked to compliance, service quality, operational effectiveness and Member experience rather than sales volume or requests for support outcomes.

Conflicts of Interest and Associations

NGPL is related to Najmaa and NMSA. Najmaa issues discretionary protection products to its Members under an intermediary authorisation with NGPL. NMSA provides operational, administrative and management support to Najmaa.

Because these entities are related, potential conflicts of interest may arise. NGPL manages these potential conflicts in accordance with its conflicts of interest policy and the requirements of the *Corporations Act 2001 (Cth)*, including governance arrangements and oversight designed to promote fair and consistent decision-making in accordance with

Najmaa's Constitution. NGPL remains legally responsible for financial services provided under its AFSL.

Special Instructions

If you need to provide us with instructions relating to the financial services, you can contact us using the details provided in this FSG.

Professional indemnity insurance arrangements

NGPL maintains professional indemnity insurance that satisfies the requirements of section 912B of the *Corporations Act 2001 (Cth)*. This insurance is intended to cover claims in relation to financial services provided, including the conduct of past and present representatives and employees, so long as the conduct occurred while they were authorised representatives or employees of NGPL.

What if I have a complaint?

NGPL is committed to resolving all complaints in an efficient, honest, and fair manner.

If you have a complaint about the financial services, you may raise a complaint through Najmaa's internal dispute resolution process below:

Step 1 – Contact Us

The best place to start is by contacting us at:

Email: complaints@najmaa.com.au

Phone: 1300 625 622

Mail: Najmaa Complaints, PO Box 1290, Chatswood NSW 2057

If you need help lodging a complaint, please let us know.

Step 2 – Resolve

Najmaa will acknowledge your complaint as soon as practicable, and in any event within two (2) business days after the complaint is received. We aim to resolve complaints as quickly as possible and will provide you with a written response within thirty (30) days.

Step 3 – Escalate

If you are not satisfied with our final response, or if we do not respond within the required timeframes, you may take your complaint to the Australian Financial Complaints Authority (AFCA). AFCA is an independent dispute resolution scheme. We are a member of this scheme and agree to be bound by its determinations in a dispute. AFCA provides a free and independent external dispute resolution service. Membership of AFCA is held by NGPL as the licensee.

AFCA's contact details are:

Email: info@afca.org.au

Phone: 1800 931 678

Post: The Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

Website: www.afca.org.au