

FINANCIAL SERVICES GUIDE

This FSG was prepared on 11 May 2026

This Financial Services Guide describes the financial services provided by:

- National Storage (Operations) Pty Ltd ABN 65 095 053 179 AR no. 001301061;
- Southern Cross Storage Operations Pty Ltd ABN 66 152 503 163 AR no. 001301062;
- Wine-Ark Pty Ltd ABN 52 090 902 686 AR no. 001301064;
- National Storage Ventures Operations Pty Ltd ABN 53 678 148 242, AR number 001321032;
- National Storage Investments Pty Ltd ABN 68 131 896 421, AR number 001321034; and
- Iridium Platform Corporate III Pty Ltd 11 696 716 579, AR number 001321035,

(collectively **National Storage, we, us, our**).

This guide is designed to assist you in deciding whether to use any of the services offered in the guide, and it describes how we and other relevant persons may be remunerated for providing these services, the professional indemnity insurance arrangements of our authorising licensee and how any complaints you may have will be dealt with.

We will give you a Product Disclosure Statement (**PDS**) before you decide to purchase the Storer's Risk Insurance Benefits or Wine Vault Storer's Risk Insurance Benefits (**Insurance**) through us. It will help you to understand the terms and conditions of the Insurance and includes important information about the product benefits, risks, costs, applicable excesses and your cancellation/cooling off rights.

For more information, go to <https://nationalstorage.com.au/>

HOW WE CAN HELP WITH YOUR INSURANCE

We can help you by offering and arranging the Insurance. The Insurance is provided under a group policy issued to us, and where you elect to be covered under either:

- the Storer's Risk Insurance Benefits, it covers specified types of loss or damage to goods located in a storage unit at a National Storage location;
- the Wine Vault Storer's Risk Insurance Benefits, it covers specified types of loss or damage to your sealed wines and spirits located in a storage unit at one of our storage locations.

Alternatively, you can obtain insurance from an insurance company of your choice.

We do not provide any financial product advice. We will not make any recommendations, and we do not take into account your objectives, financial situation or needs. You should consider the appropriateness of the Insurance for your personal circumstances. Reviewing the PDS will help you to decide whether it suits your needs and whether to buy or hold the Insurance. You can also access the target market determination for the Insurance to identify whether you are within the target market: <https://nationalstorage.com.au/>

WHO WE ACT FOR

We are authorised representatives of Arthur J. Gallagher & Co (Aus) Limited ABN 34 005 543 920 AFSL 238312 (**Gallagher**), which is an Australian financial services licence holder. For more information about Gallagher, you can access a copy of its Financial Services Guide at its website <https://www.ajg.com/au/>.

Gallagher has authorised us to deal in the Insurance on its behalf.

The Insurance is underwritten by Starr International Insurance (Singapore) Pte. Ltd (**Starr or Insurer**). Starr is an unauthorised foreign insurer. More information on what this means is contained in the PDS. Gallagher acts as an agent of the Insurer, and we are authorised by Gallagher to offer the Insurance to our customers. In doing so, we act on behalf of Gallagher, who acts on behalf of the Insurer. We do not act for you.

Starr has authorised Crawford & Company (Australia) Pty. Ltd. ABN 11 002 317 133, AFSL 530 816 (**Crawford**) to provide claims handling and settling services on its behalf. Crawford is an Australian financial services licence holder. For more information about Crawford, you can access its website www.crawco.com.au.

Gallagher is our insurance broker for the placement of our business insurance. The Insurance we can arrange for you is available under a group policy issued to us by the Insurer for the benefit of our customers (**Group Policy**). The Group Policy is a contract of insurance between us and the Insurer, not you. You are entitled to the benefits of the Insurance as a third-party beneficiary by operation of section 48 of the Insurance Contracts Act 1984 (Cth).

You are not a party to the Group Policy and cannot vary or cancel the Group Policy. If we or the Insurer vary or cancel the Group Policy, neither we nor the Insurer need to obtain your consent to do so. The Insurer will only provide notices to us under the Group Policy, not to you.

If you wish to make a claim under the Insurance, you have the same obligations to the Insurer as we do, and the Insurer has the same rights (as they have with us) in relation to the claim.

If the Group Policy is cancelled or not renewed, you will no longer be covered by the Insurance. In these circumstances, we will give you reasonable notice of the relevant date on which your cover under the Insurance will cease to be available.

HOW ARE WE PAID?

We receive remuneration for arranging the distribution of Insurance to our customers. This remuneration is the difference between the amount you pay us for your Insurance and the cost of the premium that we pay to the Insurer for the group policy we hold with the Insurer.

If we have already given you a quote for the Insurance cover, you can request particulars of the remuneration we earn for providing Insurance within a reasonable time after you receive this FSG and before we provide financial services to you.

WHO DO WE PAY?

Our staff (and the staff of our related entities) who arrange the Insurance are paid a salary.

Gallagher, who is our authorising licensee, receives a commission of up to 20% of the premium from the Insurer for arranging the Group Policy for us and these commissions are generated from part of the premium that we pay to the Insurer.

COMPLAINTS ABOUT THE INSURANCE OR OUR FINANCIAL SERVICES

If you wish to complain about your cover or the financial services provided by us on behalf of Gallagher, you can contact Gallagher's Risk and Compliance Team using the following details:

Email: complaints@ajg.com.au

Telephone number: 1800 068 000

Gallagher will acknowledge receipt of your complaint immediately and do their utmost to resolve the complaint to your satisfaction within 5 business days. Gallagher's final decision will be provided to you within 30 calendar days of the date on which you first made the complaint.

Gallagher is a member of the Australian Financial Complaints Authority (**AFCA**), an external dispute resolution scheme. You may refer your complaint to AFCA if your complaint is not resolved by Gallagher to your satisfaction within 30 calendar days of the date on which you first made the complaint. You can access this scheme for free and any decision they make is binding on Gallagher but not on you.

You can contact AFCA using the following details:

Website: www.afca.org.au/make-a-complaint

Ph: 1800 931 678

COMPLAINTS ABOUT INSURANCE CLAIMS

We are not an insurance provider and do not provide claims handling or settling services for claims made under the Insurance. If you wish to complain about the handling of your Insurance claim, you can contact Crawford's Complaints & Feedback team using the following details:

Email: 1300 135 790

Telephone number: feedback@crawco.com.au

Crawford is a member of the AFCA scheme. You may refer your complaint to AFCA if your complaint is not resolved to your satisfaction by Crawford within thirty (30) calendar days of the date on which you first made the complaint. You can access this scheme for free and any decision they make is binding on Crawford but not on you. You can contact AFCA using the details above.

COMPLAINTS ABOUT OUR STORAGE SERVICES

If you have a concern, complaint or dispute about our storage services, please contact us using the following details:

Email: <https://nationalstorage.com.au/customer-feedback-form/>

Address: Level 16 Waterfront Place, 1 Eagle Street, Brisbane, Qld, 4000

Phone: 1300 217 115

Website: <https://nationalstorage.com.au/services/storage-insurance/>

COMPENSATION ARRANGEMENTS

Gallagher has professional indemnity insurance in place which covers any errors or mistakes relating to the provision of financial services to retail clients under Gallagher's Australian financial services licence. This insurance meets the requirements for compensation arrangements under section 912B of the Corporations Act 2001 (Cth) and covers the services provided by us and our employees after we cease working with Gallagher, provided that we notify the insurer of the claim when it arises and this is done within the relevant policy period.

NIBA CODE OF PRACTICE

Gallagher is a member of the National Insurance Brokers Association (**NIBA**). Gallagher and its representatives are bound by NIBA's Code of Practice (the **Code**).

The Code sets out standards for brokers to follow when dealing with clients. A copy of the Code can be obtained from the NIBA website: www.niba.com.au/insurance-brokers-code-of-practice/.

PRIVACY

We are committed to protecting your personal and sensitive information (**Personal Information**). When we collect, hold, use, or disclose your Personal Information we must comply with the Privacy Act 1988 (Cth), which includes the Australian Privacy Principles.

We collect, hold, use and disclose your Personal Information to perform our functions of providing the financial services outlined in this FSG. If you do not supply the Personal Information that we request, we may not be able to provide our services to you. For example, we may not be able to arrange for you to access the Group Policy. You can access our privacy policy for more details:

<https://nationalstorage.com.au/privacy-policy/>

We provide your Personal Information to Gallagher and the Insurer, and they may share the information with others including loss assessors, investigators, reinsurers, or service providers involved in providing the Insurance or providing related services. You can access Gallagher’s privacy policy for more information: <https://www.ajg.com/au/global-privacy-notice/>

In facilitating the services outlined in this FSG, Gallagher may also need to provide your Personal Information to third parties, including its group companies, service providers, insurers, underwriting agencies and insurance intermediaries located outside of Australia. The countries in which your Personal Information may be disclosed will vary depending on the services provided to you. In particular, your Personal Information may be disclosed to Gallagher’s group companies, such as subsidiaries of its ultimate parent company, Arthur J. Gallagher & Co, located in the United States of America, United Kingdom, New Zealand, Singapore, Malaysia, Taiwan, Philippines, or India. Wherever required by law, Gallagher will take reasonable steps to ensure that overseas recipients of your Personal Information do not breach the Privacy Act 1988 (Cth) (including the Australian Privacy Principles) in relation to your Personal Information.

You acknowledge and agree that Gallagher’s group companies may aggregate, anonymise or de-identify any information obtained in connection with your Insurance, including Personal Information or confidential information (together referred to as **Aggregate Data**) for benchmarking, risk modelling and other data analytics services or product improvements and offerings and similar business purposes. You further acknowledge that Gallagher’s group companies may share Aggregate Data with third parties, provided the Aggregate Data cannot be reasonably linked to you or any individual.

HOW CAN YOU CONTACT US?

We can be contacted at:

<p>National Storage Website: https://nationalstorage.com.au Email: https://nationalstorage.com.au/customer-feedback-form/ Ph: 1300 216 803</p>	<p>Gallagher Website: https://www.ajg.com/au/ Web form: https://www.ajg.com/au/connect-with-us/ Ph: 1800 240 432</p>
<p>Starr Website: https://starrcompanies.com/ Contact Gallagher as agent for Starr in relation to the Insurance.</p>	<p>Crawford Website: https://www.crawco.com.au/ Email: feedback@crawco.com.au Ph: 1300 135 790 Contact Crawford in relation to Insurance claims.</p>

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