

Mobility Mutual.

FINANCIAL SERVICES GUIDE

Mobility Mutual Limited
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Mobility Mutual Limited ACN 653 040 647

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Mutual Membership

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Email: members@ubercarshare.com

Claims

Telephone: (02) 8035 8000

Email: members@ubercarshare.com

Complaints

Telephone: (02) 8035 8000

Email: members@ubercarshare.com

Privacy

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About This Document

This is the Financial Services Guide (**FSG**) for the agent Carshare Support Pty Ltd (**Agent**, AR No: 1304799), Uber Carshare (**Uber Carshare** AR No: 1304798), the manager Picnic Services Pty Ltd (**Manager**, ACN 638 145 418, AR No: 1300248) and Picnic Licensing Pty Ltd (Picnic, AFSL No: 532540), the authorising financial services licensee. It is designed to assist you in deciding whether to use any of the financial services they provide, as described in this FSG, and includes information on how they are remunerated, how to make a complaint about their services and their professional indemnity arrangements.

In this guide the terms “we”, “our”, and “us” refers to Picnic and its authorised representatives (Agent, Uber Carshare and Manager); and “you” or “your” refers to the member considering our financial services.

To contact us, including to give us instructions, refer to the [CONTACT DETAILS](#) set out on page 2.

Financial Services

Mobility Mutual Limited (**Mutual**) is a discretionary mutual that offers miscellaneous mutual risk products (Protections) to its members, who are limited to those members of the Uber Carshare Platform.

Picnic has been appointed by the Mutual to arrange for its Protections to be issued to members. Picnic has authorised us as follows:

- Uber Carshare to arrange for borrowers and, as relevant, owners to apply for the Protections.
- Agent to arrange for borrowers and, as relevant guests to apply for the Protections and to provide financial product advice about the Protections.
- Manager to oversee the governance and financial management of the Mutual.

When we provide these services, we do so on behalf of Picnic, not for you.

We can only provide this advice in general terms and cannot advise about your individual situation. When giving general advice and dealing in discretionary protection products, the Agent is acting as an authorised representative of Picnic (AR No: 1304799), Uber Carshare is acting as an authorised representative of Picnic (AR No: 1304798) and the Manager is acting as an authorised representative of Picnic (AR No: 1300248).

Remuneration

The Agent may be paid a fee for the Member services it provides to the Mutual. This fee will be calculated as an annual flat amount, depending on a number of factors including the number of Members that are serviced by the Agent, claims handled by the Agent, and other services delivered to and on behalf of the Mutual by the Agent in each year.

The Manager is paid a fee for the governance and financial management of the Mutual. This fee is a flat annual fee. Picnic earns remuneration for providing its financial services authorisation, and other services to the Agent, Uber Carshare, Manager and Mutual. You can request further information regarding these remuneration arrangements before any financial service is provided to you.

Professional Indemnity Insurance

The Mutual, Manager, Agent and Uber Carshare have professional indemnity insurance in place which covers the Mutual, Manager, Agent and Uber Carshare respectively for any errors or mistakes relating to their services.

This insurance meets the requirements of the Corporations Act 2001 (Cth) and covers the services provided by us. In the Manager's case, this includes after the Manager, Agent and Uber Carshare cease to provide services to the Mutual, provided the Manager, Agent and Uber Carshare notify their respective insurers of the claim when it arises and this is done within the relevant policy period.

Privacy

We are fully committed to handling your personal information in accordance with the Privacy Act 1988 (Cth) and the Australian Privacy Principles. We collect your personal information directly from you or through other entities listed in our Privacy Policy.

A free copy of our Privacy Policy is available at www.ubercarshare.com/terms-of-use/privacy-policy

Complaints

Making a complaint

We are committed to ensuring our products and services meet your expectations and we value feedback on how we are performing. Our customer care team is the first point of contact and will aim to resolve your complaint. [CONTACT DETAILS](#) are set out on page 2.

We will acknowledge your complaint immediately and we will attempt to resolve your complaint within 15 business days of the date we receive your complaint.

The Board sets guidelines to ensure they exercise discretion fairly and consistently and in the interests of all Members when considering the merits of a claim. The Board also considers the terms of the PDS when determining claims for Protection.

If you wish to dispute the decision about a claim made by the Mutual, please contact us in the first instance by making a written submission to the Mutual and asking the Board to reconsider their decision.

If you have a complaint about any of the services provided by us or any other person engaged by us, please contact Picnic on the contact details provided on page 2 of this document.

Escalating a complaint

If you are not satisfied with our decision or if your complaint remains unresolved after 15 business days, you may refer the matter to our Internal Dispute Resolution (IDR) team.

Disputes processed by the IDR team will be presented to a Review Committee. The review will be guided by the principles of good faith, equity and merit. If you are still unhappy with the outcome, you can choose to have the matter resolved externally.

External Dispute Resolution

If you are not satisfied with the outcome of your complaint or we do not resolve your complaint within 45 calendar days of the date on which we first received your complaint, you can contact the Australian Financial Complaints Authority (AFCA). This independent body provides its service free of charge and we will abide by the outcome. The decision is not binding on you.

AFCA is an external complaints resolution scheme approved by ASIC to provide free advice and assistance to consumers to help them in resolving complaints relating to members of the financial services industry. Information about AFCA, and the types of disputes that it can consider, can be found at its website.

Membership of AFCA is held by Picnic as the authorising licensee of Mutual, Manager, Agent and Uber Carshare.

Australian Financial Complaints Authority (AFCA)

Phone: 1800 931 678

Website: www.afca.org.au

Email: info@afca.org.au

Post: GPO Box 3, Melbourne VIC 3001