



Financial Services Guide

Preparation date: 23 June 2026

Introduction

The financial services referred to in this Financial Services Guide (**FSG**) are offered in relation to a financial product called MyWay Protect which is issued by MyWay Mutual Holdings Limited ACN 684 595 757 (**MyWay Mutual**).

This FSG is an important document which is designed to assist you in deciding whether to use any of the financial services offered by Camplify Co (Australia) Pty Ltd ACN 603 217 287 (**Camplify AU**) and MyWay Protection Pty Ltd (ACN 662 691 750) (**MyWay Protection**) (together, the **Authorised Representatives, we, us or our**), as authorised representatives of Regis Licensing Pty Ltd (AFSL 338156) (**Regis**). Regis has authorised the Authorised Representatives to provide general advice and deal in discretionary risk products.

The FSG explains the financial services the Authorised Representative provide and describes how they are remunerated for the services they provide to MyWay Mutual, how to make a complaint and their professional indemnity arrangements.

MyWay Protect is the discretionary protection product issued by the MyWay Mutual. MyWay Protect is not an insurance product but a form of financial risk product. If you are interested in becoming a member of the MyWay Mutual and purchasing MyWay Protect, it is important that you read the Product Disclosure Statement and Protection Wording (PDS) and target market determination (TMD) before becoming a member of MyWay Mutual and purchasing MyWay Protect. The PDS is available at mywaygroup.co/myway-mutual/myway-mutual-myway-protect-australia.

The type of discretionary protection product offered by MyWay Mutual is explained in the PDS including the protection benefits, limitations and other terms and conditions. Reading the PDS will help you to decide if membership of MyWay Mutual and the protection it offers to members though MyWay Protect will suit your needs, objectives and financial position.



What Services do the Authorised Representatives Provide

The Authorised Representatives provide financial services to you when they invite you to become a Member of MyWay Mutual or offer you MyWay Protect. They also provide financial services when you purchase MyWay Protect or they handle claims on behalf of MyWay Mutual under the delegated claims handling authority granted by MyWay Mutual's board. When they provide those services, they do so on behalf of MyWay Mutual and not on your behalf.

When the Authorised Representatives provide advice to you about MyWay Protect, they are only authorised to provide this advice in general terms and cannot advise about your personal needs, objectives or financial situation and whether MyWay Protect is suitable for you.

Remuneration of the Authorised Representatives

Camplify earns a commission of up to 10% of the cost of your protection for the services they provide to MyWay Mutual and this. This commission excludes GST.

My Way Protection earns a service and administration fee for the services it provides to MyWay Mutual, including claims handling services. This fee is paid by MyWay Mutual to My Way Protection and is calculated with reference to the number of members of the mutual that My Way Protection services over an annual period.

Our Professional Indemnity Insurance

MyWay Protection has professional indemnity insurance in place which covers it and Camplify for any errors or mistakes relating to the financial services they provide. This insurance satisfies the requirements for compensation arrangements under section 912B of the Corporations Act 2001 (Cth).

Important Associations

MyWay Protection and Camplify have one director in common, who has been appointed to the Board of MyWay Mutual.



Complaints

If you have a complaint regarding services provided by Camplify or MyWay Protection, you may lodge a complaint via the following channels:

Email: complaints@mywaymutual.com.au

Phone: +61 2 4086 5675

Online Form: [Complaint Form](#)

We will acknowledge receipt of your complaint immediately and attempt to resolve it within 30 days. Regis will also facilitate the resolution of your complaint as the authorising licensee through its internal dispute resolution.

Regis is a member of the Australian Financial Complaints Authority (**AFCA**). If you are not satisfied with our response or we have not resolved your complaint within 30 days of receipt, you can lodge a complaint with AFCA. AFCA is an external dispute resolution scheme that provides fair and independent financial services complaint resolution which is free to consumers. Information about AFCA, and the types of disputes that it can consider, can be found at its website. Any decision AFCA makes is binding on Regis, but not on you.

You can contact AFCA on 1800 931 678 or via their website at www.afca.org.au.

Privacy

MyWay Mutual, the Authorised Representatives and Regis are fully committed to handling your personal information in accordance with the Privacy Act 1988 (Cth) and the Australian Privacy Principles. We, MyWay Mutual and Regis collect your personal information directly from you. We do not trade, rent or sell your information.

We and MyWay Mutual require personal information from you to process your application for Membership and your access for protection under MyWay Protect. If you don't provide the information, we and MyWay Mutual may not be able to accept your application or offer MyWay Protect to you. Please refer to MyWay Mutual's Privacy Policy for more information on our website at: mywaygroup.co/myway-mutual.

This FSG has been prepared and authorised for distribution by Regis.

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