

RENEWAL TAX INVOICE

Les Palmer
 Lot 1 Ross Street
 Benowa QLD 4217

Date: 21/04/2021

Invoice Number: 1110701

Authorised Representative: Bradley Hancock AR:1260270

Please refer to the policy documents issued by the insurer for complete policy terms and conditions.
 Please read carefully the important notices attached regarding your duty of disclosure

Type of Policy

Insured: Les C Palmer Super Fund
 Policy Description: CGU Padlock Insurance
 Insurer: Insurance Aust Limited T/As CGU
 Policy Number: 01R2795135
 Period of Insurance: 16/05/2021 to 16/05/2022
 Effective Date: 16/05/2021
 Notes:

Premium	FSL	Underwriter Fee	Stamp Duty	Admin Fee	GST	Invoice Total
\$1,924.23	\$0.00	\$0.00	\$190.49	\$0.00	\$192.43	\$2,307.15

Payment Options

\$2,114.72



Community Broker Network Pty Ltd

DEFT Reference Number 405605211107016

Pay by credit card at www.deft.com.au or phone **1300 78 11 45**.
 Payments by credit card may attract a surcharge.



Name: Les Palmer
 Client ID: 213205
 Invoice No: 1110701



*498 405605 211107016

Payment Due Date: 16/05/2021

Payments can be made at any Post Office by cash (up to \$9,999.99), cheque or EFTPOS.



Billers Code: 20362
 Ref: 405605211107016

Total Due: **\$2,307.15**

*Please refer to the second page for further payment methods and instructions.



DEFT[®]
PAYMENT SYSTEMS

DEFT is a service of Macquarie Bank



Internet



Telephone



In Person



Mail

Pay over the Internet from your credit card at **www.deft.com.au**

Community Broker Network Pty Ltd accepts Visa & Mastercard payments"

*Payments by credit card will attract a surcharge.

Pay by phone from your credit card.

Call **1300 78 11 45** to make a payment.

Community Broker Network Pty Ltd accepts Visa & Mastercard payments

The phone payment line is a 24-hour service. Calls are charged at the cost of a local call (mobiles extra).

Contact your participating bank, credit union or building society to make payment directly from your cheque or savings account.

You will be required to enter the Biller Code and BPAY reference number as detailed on the front of your invoice.

Please present page intact at any Australia Post Office.

Payments may be made by cash, cheque or EFTPOS.

Please make any cheques payable to **'Community Broker Network Pty Ltd'**.

Detach payment slip and mail with payment to:

Canegrowers Cairns Region Limited T/As CANEGROWERS Cairns
29 Norman Street
Gordonvale QLD 4865

Please make cheques payable to **'Community Broker Network Pty Ltd'**.



COMMUNITY
BROKER
NETWORK



Schedule of Insurance



COMMUNITY
BROKER
NETWORK





RENEWAL INVITATION AND RENEWAL SCHEDULE

Padlock

181 WILLIAM ST,
MELBOURNE 3000

General Enquiries or Change of Details: 13 24 81



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LES C PALMER SUPER FUND
PO BOX 514
GORDONVALE QLD 4865

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Date of this notice: 24/03/21

Policy Number: 01R 2795135 04

Date Amount Due: 16/05/21

Your current policy expires at 4.00 p.m. on 16/05/21



HELPING AUSTRALIANS SEE IT THROUGH SINCE 1851

At CGU, we've been caring for Australians for over 160 years, with a comprehensive range of insurance to help protect every aspect of your life. So whether it's commercial, rural, personal or workers compensation, find out what we can do for you.

Talk to your adviser
or visit cgu.com.au



AXX INSURED COPY 07

Insurer: Insurance Australia Limited ABN 11 000 016 722 AFSL 227681 trading as CGU Insurance.

CVE



Policy Number:
01R 2795135 04

Intermediary Details:
CBN - CANEGROWERS CAIRNS REGION
1395197

Date Amount Due:
16/05/21

Amount Due:
\$2307.15

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COMMUNITY
BROKER
NETWORK





Details of your policy cover

This Schedule must be attached to and read as part of the Company's policy.

Policy Number:	01R 2795135 04	Intermediary	
Insured:	LES C PALMER SUPER FUND PO BOX 514 GORDONVALE 4865	CBN -CANEGROWERS CAIRNS REGION COMMUNITY BROKER NETWORK PO BOX 514 GORDONVALE	4866
Policy Type:	Padlock	Intermediary Number:	1395197
Period of Insurance:	From 16/05/21 To 16/05/22	Intermediary Phone:	074 0561251
Situation of Property Insured		Mortgagee/Interested Party	
98 GORDON STREET GORDONVALE 4865 ✓		NAB BANK	

INTEREST /PROPERTY INSURED AS PER ATTACHED SCHEDULE

*** SEE IMPORTANT NOTICE ON THIS DOCUMENT ***

POLICY WORDING - CGU PADLOCK INSURANCE

SECTION INSURED	SUM INSURED	EXCESS
1. BUILDING & CONTENTS	\$400,000	\$500
2. LOSS OF INCOME	NOT INSURED	
INCREASE COST OF WORKING	NOT INSURED	
OTHER-	NOT INSURED	
INDEMNITY PERIOD 12 MONTHS		
3A. THEFT	\$400,000	\$500
3B. MONEY		
PRIVATE RESIDENCE	\$5,000	\$500
OUTSIDE BUSINESS HOURS	\$5,000	\$500
ALL OTHER	\$50,000	\$500
3C RENT DEFAULT EXCESS:REFER POLICY	NOT INSURED	
RENTAL UPGRADES	NOT INSURED	
4. GLASS	REPLACEMENT VALUE	\$500
5. TAX INVESTIGATION	\$10,000NIL	
6. LEGAL COSTS- OH&S BREACHES	\$100,000	NIL
7. PUBLIC & PRODUCTS LIABILITY	\$10,000,000	\$500
8. MACHINERY BLANKET COVER	NOT INSURED	
AIR CONDITIONING > 20KW	NOT INSURED	

OCCUPATION PROPERTY OWNERS OF: BANK NAB

	*Last Term's Premium	This Term's Premium
TOTAL BASIC PREMIUM	\$1675.22	\$1892.99
TOTAL TERRORISM PREMIUM	\$27.03	\$31.24
GOODS AND SERVICES TAX	\$170.24	\$192.43
STAMP DUTY	\$168.50	\$190.49
TOTAL	\$2040.99	\$2307.15

Premium Summary

*Last term's premium in the above table represents the amount you were charged for your insurance policy at the beginning of the last policy term, plus or minus any changes you made throughout the policy term. Government taxes and any state or territory duties or levies are listed

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separately.

Changes to your premium :

Your premium is based on the possibility of a claim against your policy, and may change if the general cost to protect our customers changes. For information on how your insurance premium is calculated, please contact us to discuss.

To learn more about general premium calculations you may refer to the Insurance Council of Australia website.

<http://understandinsurance.com.au/premiums-explained>

TAX INVOICE

This document describes our proposed supply of insurance to you and will become a Tax Invoice for GST when payment is made. Where the Intermediary issues you a Tax Invoice, which includes an amount for this supply of insurance, your payment is against the Intermediary's invoice and this document does not become a Tax Invoice.

If you are registered for GST purposes, your input tax credit entitlement is or is based on the GST amount shown above. Please note that, in accordance with the GST law relating to insurance premiums the GST amount may be less than 1/11th of the total amount payable.

THIS IS AN INVITATION TO INSURE. UPON RECEIPT OF THE 'AMOUNT PAYABLE' THIS POLICY WILL BE RENEWED FOR THE PERIOD OF INSURANCE SHOWN PROVIDED THAT YOUR REMITTANCE IS RECEIVED BY THE 'DATE PAYMENT DUE' SHOWN.

WHAT YOU NEED TO TELL US

IF YOU ACCEPT OUR INVITATION, A NEW INSURANCE CONTRACT IS CREATED.

THE DUTY OF DISCLOSURE THAT APPLIES TO YOUR POLICY OF INSURANCE IS AS FOLLOWS: BEFORE YOU ENTER INTO AN INSURANCE CONTRACT, YOU HAVE A DUTY TO TELL US ANYTHING THAT YOU KNOW, OR COULD REASONABLY BE EXPECTED TO KNOW, MAY AFFECT OUR DECISION TO INSURE YOU AND ON WHAT TERMS.

YOU HAVE THIS DUTY UNTIL WE AGREE TO INSURE YOU.

YOU HAVE THE SAME DUTY BEFORE YOU RENEW, EXTEND, VARY OR REINSTATE AN INSURANCE CONTRACT.

YOU DO NOT NEED TO TELL US ANYTHING THAT:

- REDUCES THE RISK WE INSURE YOU FOR; OR
- IS COMMON KNOWLEDGE; OR
- WE KNOW OR SHOULD KNOW AS AN INSURER; OR
- WE WAIVE YOUR DUTY TO TELL US ABOUT.

IF YOU DO NOT TELL US SOMETHING

IF YOU DO NOT TELL US ANYTHING YOU ARE REQUIRED TO, WE MAY CANCEL YOUR CONTRACT OR REDUCE THE AMOUNT WE WILL PAY YOU IF YOU MAKE A CLAIM, OR BOTH.

IF YOUR FAILURE TO TELL US IS FRAUDULENT, WE MAY REFUSE TO PAY A CLAIM AND TREAT THE CONTRACT AS IF IT NEVER EXISTED.

IF YOU ANSWER "YES" TO ANY OF THE FOLLOWING QUESTIONS YOU MUST ADVISE US IN WRITING, PROVIDING FULL DETAILS.

IN THE LAST 12 MONTHS:

- (1) HAS ANY INSURER REFUSED, CANCELLED, OR IMPOSED AN EXCESS ON ANY OF YOUR POLICIES OR REQUIRED SPECIAL TERMS TO INSURE YOU?
- (2) HAVE YOU OR ANY OTHER PERSON WHO WOULD RECEIVE INSURANCE PROTECTION UNDER THE PROPOSED POLICY BEEN CHARGED OR CONVICTED OF ANY CRIMINAL OFFENCE?
- (3) HAVE THERE BEEN ANY CHANGES TO THE INSURED PROPERTY WHICH MIGHT INCREASE THE RISK OF LOSS OR DAMAGE?
- (4) ARE THERE ANY OTHER MATERIAL FACTS WHICH SHOULD BE DISCLOSED? (PLEASE REFER TO THE DUTY OF DISCLOSURE SECTION IN YOUR POLICY BOOKLET.)

IMPORTANT - PLEASE READ - Amendment to Your Policy.

War, Terrorism and Nuclear Exclusion

Exclusion 1 of General Exclusions is deleted and replaced by the following:

- 1 a) any consequence of war, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, military or usurped power.
- b) terrorism; being an act, which may include but is not limited to an act involving the use of force or violence and/or threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), which from its nature or context is done for, or in connection with, political, religious, ideological or ethnic or similar purposes or reasons, including the intention to influence any government and/or

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- c) confiscation or nationalisation, or requisition or destruction of or damage to property by or under orders of any government or public or local authority. However, we will pay for damage which occurs as a result of such an order if it prevents, or attempts to prevent fire or damage covered by this policy.
- d) any loss or destruction of or damage to property, personal injury, consequential loss, liability of whatsoever nature, directly or indirectly caused by or contributed to by, or arising from, ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste.
- e) loss, destruction, damage or liability directly or indirectly caused by or contributed to by, or arising from, nuclear weapons or nuclear material.

Electronic Data and Software Exclusion

The following is added to General Exclusions:

There is no insurance under this policy in respect of any claim of whatsoever nature which consists of or arises directly or indirectly out of or in connection with:

- (a) (1) total or partial destruction, distortion, erasure, corruption, alteration, misinterpretation or misappropriation of Electronic Data and/or Software,
 - (2) error in creating, amending, entering, deleting or using Electronic Data and/or Software, or
 - (3) total or partial inability or failure to receive, send, access or use Electronic Data and/or Software for any time or at all,
- from any cause whatsoever, regardless of any other contributing cause or event whenever it may occur.

Electronic Data means facts, concepts and information converted to a form useable for communications, display, distribution, interpretation, or, processing by electronic or electromechanical data processing or electronically controlled equipment.

Software means programs, procedures, and routines associated with the operation of electronic or electromechanical data processing or electronically controlled equipment, including any operating system.

- (b) However, for all sections of the policy or policies except those dealing specifically with public liability and/or products liability and/or machinery, in the event that a peril listed below (being a peril insured by this policy but for this exclusion) is caused by any of the matters described in paragraph (a) above, this policy, subject to all its provisions, will insure:

- (1) physical loss of or damage or destruction to property insured directly caused by such listed peril and/or,
- (2) consequential loss insured by this policy.

Further, this exclusion does not apply in the event that a peril listed below (being a peril insured by this policy but for this exclusion) causes any of the matters described in paragraph (a) above- fire, lightning, thunderbolt, aircraft or other aerial devices or articles dropped therefrom, earthquake, subterranean fire, volcanic eruption, storm, tempest, rainwater, snow, sleet, wind, hail, water, liquids or substances discharged, overflowing or leaking from fixed apparatus, fixed appliances, fixed pipes or other systems, riots, civil commotions, strikes or locked out workers or persons taking part in labour disturbances, explosions, impact by vehicles, animals or trees or branches of trees, communication masts, towers, antennae, satellite dishes, watercraft, meteorites, or theft of Electronic Data and/or Software solely where such theft is accompanied by theft of the computer hardware, firmware, medium, microchip, integrated circuit or similar device containing such Electronic Data and/or Software.

However, this exclusion does not apply to any section of the policy dealing specifically with glass.

Change of Insurer - Endorsement:

This endorsement is dated 01 August 2017 and will apply to all policies taken out, or with a renewal effective date on or after this date.

The information in this endorsement should be read with the last Policy you received for the Policy specified in your Policy Schedule and any other applicable endorsement.

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- c) confiscation or nationalisation, or requisition or destruction of or damage to property by or under orders of any government or public or local authority. However, we will pay for damage which occurs as a result of such an order if it prevents, or attempts to prevent fire or damage covered by this policy.
- d) any loss or destruction of or damage to property, personal injury, consequential loss, liability of whatsoever nature, directly or indirectly caused by or contributed to by, or arising from, ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste.
- e) loss, destruction, damage or liability directly or indirectly caused by or contributed to by, or arising from, nuclear weapons or nuclear material.

Electronic Data and Software Exclusion

The following is added to General Exclusions:

There is no insurance under this policy in respect of any claim of whatsoever nature which consists of or arises directly or indirectly out of or in connection with:

- (a) (1) total or partial destruction, distortion, erasure, corruption, alteration, misinterpretation or misappropriation of Electronic Data and/or Software,
- (2) error in creating, amending, entering, deleting or using Electronic Data and/or Software, or
- (3) total or partial inability or failure to receive, send, access or use Electronic Data and/or Software for any time or at all,

from any cause whatsoever, regardless of any other contributing cause or event whenever it may occur.

Electronic Data means facts, concepts and information converted to a form useable for communications, display, distribution, interpretation, or, processing by electronic or electromechanical data processing or electronically controlled equipment.

Software means programs, procedures, and routines associated with the operation of electronic or electromechanical data processing or electronically controlled equipment, including any operating system.

- (b) However, for all sections of the policy or policies except those dealing specifically with public liability and/or products liability and/or machinery, in the event that a peril listed below (being a peril insured by this policy but for this exclusion) is caused by any of the matters described in paragraph (a) above, this policy, subject to all its provisions, will insure:

- (1) physical loss of or damage or destruction to property insured directly caused by such listed peril and/or,
- (2) consequential loss insured by this policy.

Further, this exclusion does not apply in the event that a peril listed below (being a peril insured by this policy but for this exclusion) causes any of the matters described in paragraph (a) above-

fire, lightning, thunderbolt, aircraft or other aerial devices or articles dropped therefrom, earthquake, subterranean fire, volcanic eruption, storm, tempest, rainwater, snow, sleet, wind, hail, water, liquids or substances discharged, overflowing or leaking from fixed apparatus, fixed appliances, fixed pipes or other systems, riots, civil commotions, strikes or locked out workers or persons taking part in labour disturbances, explosions, impact by vehicles, animals or trees or branches of trees, communication masts, towers, antennae, satellite dishes, watercraft, meteorites, or theft of Electronic Data and/or Software solely where such theft is accompanied by theft of the computer hardware, firmware, medium, microchip, integrated circuit or similar device containing such Electronic Data and/or Software.

However, this exclusion does not apply to any section of the policy dealing specifically with glass.

Change of Insurer - Endorsement:

This endorsement is dated 01 August 2017 and will apply to all policies taken out, or with a renewal effective date on or after this date.

The information in this endorsement should be read with the last Policy you received for the Policy specified in your Policy Schedule and any other applicable endorsement.

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Changes to your Policy:

Your Policy is amended by the following:

Change 1: Change to details of CGU Insurance Limited ABN 27 004 478 371,
AFS Licence No. 238291

All references to "CGU Insurance Limited ABN 27 004 478 371
AFS Licence No.238291" are deleted and replaced by "Insurance Australia Limited
ABN 11 000 016 722 AFSL 227681 trading as CGU Insurance".

Change 2: Change to details of CGU Insurance Limited

All references to "CGU Insurance Limited" are deleted and replaced by
"Insurance Australia Limited trading as CGU Insurance".

Insurer

Insurance Australia Limited

ABN 11 000 016 722 AFSL 227681 trading as CGU Insurance

WORKERS COMPENSATION INSURANCE IS COMPULSORY IF YOU HAVE EMPLOYEES.

THIS COVER IS NOT PROVIDED UNLESS SPECIFICALLY SHOWN ON THE SCHEDULE.

CGU INSURANCE CAN ARRANGE SEPERATE COVER IN THOSE STATES WHERE

LEGISLATION PERMITS.

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IMPORTANT NOTICES

We have prepared this document to assist you to understand important issues relating to your insurances. Please contact your Account Executive if you have any questions or require further advice/assistance.

ESSENTIAL READING OF POLICY WORDING

The policy wordings for your insurances are essential reading to understand what is protected by each policy. Read them carefully as soon as possible and contact us if you have any concerns about the extent of your cover.

YOUR DUTY OF DISCLOSURE

Before you enter into an insurance contract, you have a duty to tell the insurer anything that you know, or could reasonably be expected to know, may affect their decision to insure you and on what terms.

You have this duty until they agree to insure you. You have the same duty before you renew, extend, vary or reinstate an insurance contract.

You do not need to tell the insurer anything that:

- reduces the risk they insure you for; or
- is common knowledge; or
- they know or should know as an insurer; or
- they waive your duty to tell them about.

If you do not tell the insurer something you are required to, they may cancel your contract or reduce the amount they will pay you if you make a claim, or both. If your failure to tell them is fraudulent, they may refuse to pay a claim and treat the contract as if it never existed.

DUTY OF GOOD FAITH

Both parties to an insurance contract, the insurer and the insured, must act towards each other with the utmost good faith. If you fail to do so, the insurer can cancel your insurance. If the insurer fails to do so, you may be able to sue the insurer.

AVERAGE OR CO-INSURANCE

Some policies contain an Average clause. This means that if you insure for less than the full value of the property, your claim may be reduced in proportion to the amount of the under-insurance. These clauses are also called "Co-Insurance" clauses.

A simple example is as follows:

Full (Replacement) Value	\$1,000,000
Sum Insured	\$500,000

Therefore you would be self insured for 50% of the Full Value

Amount of Claim, say	\$100,000
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Amount payable by Insurers as a result of the application of Average/Co-Insurance (ie: 50%)	\$50,000
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Some Business Interruption policies contain an Average/Co-insurance clause, but the calculation is different. Generally, the Rate of Gross Profit, Revenue or Rentals (as applicable) is applied to the Annual Turnover, Revenue or Rentals (as applicable) (after adjustment for business trends or other circumstances).

CONTRACTS AND LEASES YOU SIGN

If you sign a contract with an indemnity, "hold harmless" or release, it can invalidate your insurance – unless you obtain the Insurer's consent in advance.

These clauses are often found in leases and other contracts you sign from time to time relating to your business. Do not sign a contract or lease without contacting us and/or taking legal advice as to whether the contract terms will prejudice your policy.

Change or Alteration in Risk

It is our duty as brokers to give you sound professional advice, but that advice can only be sound and valid if we are kept properly informed of changes to your business, circumstances or products such as alteration of risk, changes in location, mergers and acquisitions or any new or changes

ADDITIONAL INSURED AND NOTING INTERESTS

If a person is to be named on your policy or insured as a co-insured or joint insured, notify us immediately so we can request this in advance from the insurer. Your property and liability policies will not provide automatic cover for the insurable interest of other parties (e.g., mortgagees, lessors).

Check with us whether the insurer will include someone else as an insured or note their interests before you agree to this in a contract or lease. We cannot guarantee that an insurer will agree to include someone as an insured under your policy or to note their interests on your policy.

CLAIMS OCCURRING POLICIES

Most of your policies do not provide indemnity in respect of events that occurred before the insurance commenced. They cover events that occur during the policy period.

CLAIMS MADE POLICIES

Some policies (e.g. professional indemnity insurance) provide cover on a "claims made" basis. This means that claims first advised to you (or made against you) and reported to your insurer during the policy period are insured under that policy, irrespective of when the incident causing the claim occurred. If you become aware of circumstances which could give rise to a claim, notify the insurer during the policy period.

Report all incidents that may give rise to a claim against you to the insurers immediately after they come to your attention and before the policy expires.

INSURER SOLVENCY

We do not warrant or guarantee the current or ongoing solvency or financial viability of the insurer because we have no control over the insurer's performance and this can be affected by many complex commercial and economic factors.

UNAUTHORISED FOREIGN INSURERS

In limited cases, we may recommend that you insure with an unauthorised foreign insurer. An unauthorised foreign insurer is an insurer that is not authorised under the Insurance Act 1973 (**Act**) to conduct insurance business in Australia and is not subject to the system of financial supervision of general insurers in Australia that is monitored by the Australian Prudential Regulation Authority.

LEASING, HIRING AND BORROWING PROPERTY

When you lease, hire or borrow property, make sure that the contract clearly identifies who is responsible for insuring the property.

Industrial Special Risks policies automatically cover property which you are responsible to insure, subject to the policy excess. Public liability insurance may assist you meet claims relating to property damage to property which you lease or hire. A sub-limit usually
If the insurer becomes insolvent, you will not be protected by the Federal Government's Financial Claims Scheme provided under Part VC of that Act.

Non-Disclosure

Policies which are not governed by the Insurance Contracts Act 1984 such as marine, (other than marine inland transit insurance and pleasure craft) and insurance required by statute such as Compulsory Third Party (CTP) motor vehicle insurance and workers compensation, the Insurer may be able to recover against the Insured in the event of misrepresentation, misstatement or non-disclosure.

If you are uncertain as to whether particular information is relevant to the insurer's decision to insure, please contact us and we can help you identify whether the information should be disclosed to the insurer on the application or upon renewal or variation of the insurance.

Non Renewable Insurance

Cover under your policies terminates on the date shown on our tax invoice or adjustment note.

While insurers will send renewal offers for most insurance policies, there are some which are not "renewable". For these, if you wish to effect similar insurance for a subsequent period, you will need to complete a further proposal form/declaration before the current policy expires so that we can seek terms of insurance and quotations on your behalf.

Refund of Premium

If there is a refund or reduction of premium owed to you as a result of a cancellation or alteration to a policy, we will retain any broker fee we have charged you. CBN will retain any commission that was paid to them by the insurer for the policy and we may retain the portion of the commission that was paid to us by CBN. We may also charge you a cancellation fee.

Cancellation of Policy or Deficient Cover Due to Non Payment of Premium

We shall not be held responsible for the cancellation of your policy, a deficiency in cover, or the denial of a claim by your Insurer where you have not paid, or did not pay, any amount of premium due to us or your Insurer, or instalments to your premium financier.

General

Many areas of insurance are complex and some implications may not be evident to you. If there are **any** aspects of your insurances that you do not understand or you require further explanation, please contact us immediately.

General Advice Warning (GAW)

This information may be regarded as general advice. That is, your personal objectives, needs or financial situations were not taken into account when preparing this information.

Accordingly, you should consider the appropriateness of any general advice we have given you, having regard to your own objectives, financial situation and needs before acting on it. Where the information relates to a particular financial product, you should obtain and consider the relevant product disclosure statement (PDS) before making any decision to purchase that financial product.