

Financial Services Guide

Travel insurance comparison

Travel Tribe Pty Ltd

Version 1.0 | Dated 18 September 2026

This Financial Services Guide (FSG) explains the travel insurance comparison services provided by Travel Tribe Pty Ltd ABN 31 690 179 947 (Travel Tribe, we, us or our), how we are paid, our business relationships, and how to contact us or make a complaint. It helps you decide whether to use our services.

Who provides the service

Travel Tribe, is an authorised representative of Compare Club General Insurance Pty Ltd (**CCGI**); our authorised representative number is 1323424.

CCGI, who holds an Australian Financial Services Licence, number 700380, has authorised us to provide the travel insurance services described in this guide.

This FSG applies only to Travel Tribe's travel insurance comparison service, made available through Seniors Travel Club (seniorstravelclub.com.au). It does not cover other products, travel bookings or services available on that website or any other website operated by Travel Tribe or its related entities.

CCGI has approved the distribution of this Financial Services Guide (FSG) and has authorised us to provide advice and other services, as outlined in this FSG.

How to contact us

Travel Tribe Pty Ltd

Suite 603, Level 6, 16 O'Connell Street, Sydney NSW 2000

Email: maddie@tinyshoots.com.au

CCGI and Compare Club travel insurance support

Tower 3, Darling Park, Level 10, 201 Sussex Street, Sydney NSW 2000

Email: travelinsurancesupport@compareclub.com.au

Website: compareclub.com.au/travel-insurance/

Our services and their limits

The services we provide

We are authorised to provide general financial product advice about travel insurance, and deal in travel insurance by arranging for applications to be made through the travel insurance comparison service.

The service allows you to enter your trip details, view quotes and information from participating travel insurance providers, compare the options displayed, and follow a link to the selected provider to complete an application for your chosen travel insurance product. The provider assesses your application, confirms the final price and terms, and issues any policy.

We do not issue or underwrite insurance, decide whether an insurer will cover you, or assess or settle claims. For policy changes, cancellations, claims or emergency assistance, use the contact details in your policy documents. A comparison or quote does not itself put cover in place.

General advice only

Any advice we provide is general in nature. It does not take into account your objectives, financial situation or needs. Before acting on it, consider whether it is appropriate for you, having regard to your own objectives, financial situation and needs.

Read the relevant Product Disclosure Statement (PDS) before deciding whether to acquire a policy. Also consider the insurer's Target Market Determination (TMD), where available. The PDS explains the cover, exclusions, limits, excesses, costs and conditions. A TMD describes the class of consumers for whom the product is designed; it is not a personal recommendation.

What we compare

The comparison service includes a selected panel of providers. It does not compare every insurer, policy or offer available in the market. The products and quotes displayed depend on your details and the participating providers' eligibility rules. A product's inclusion or position in the results is not a recommendation that it is suitable for you.

Check the policy's age limits, treatment of existing medical conditions, destinations, trip duration and any requirements for cruise cover or planned activities. These can affect eligibility and cover. Confirm any questions about a policy with its provider before buying.

Giving us instructions

You can use the online comparison form or contact us in writing using the details on page 1. Contact Compare Club travel insurance support for assistance with the comparison service. Instructions about an existing policy should go directly to the relevant provider.

Payments and business relationships

Cost of using the comparison service

You are not charged a separate fee to use the travel insurance comparison service. If you buy a policy, you pay the premium quoted by the provider. The commissions and referral payments described below are paid under commercial arrangements and are not separately charged to you.

How we are paid

If you purchase travel insurance through the comparison service, CCGI may receive a commission from the relevant insurer of up to 25% of the premium you pay, including GST.

CCGI will pay us, or a related company of ours, up to 60% of the commission they receive from the insurer.

For example, if the premium payable is \$500, CCGI will receive up to \$125 including GST, and we will be paid up to \$75 of that amount.

Commissions are not amounts payable by you

Our commercial relationships

The travel insurance comparison service only compares products from providers with whom we have a commercial relationship. The service is limited to participating providers and should not be regarded as an independent or whole-of-market assessment.

Complaints and your information

How to make a complaint

If you are dissatisfied with our travel insurance comparison services, contact Travel Tribe using the details on page 1 or contact CCGI's complaints team. Tell us what happened and the outcome you are seeking. Making a complaint is free.

Phone: 1300 904 624

Email: compliance@compareclub.com.au

Post: Complaints Officer, Compare Club General Insurance Pty Ltd

Tower 3, Darling Park, Level 10, 201 Sussex Street, Sydney NSW 2000

We aim to acknowledge your complaint within 24 hours, or one business day, of receiving it and resolve it promptly. Where a written response is required, it will generally be provided within 30 calendar days of receipt. If a permitted exception prevents a response within that time, we will explain the delay in writing and give you details of your right to contact AFCA.

If you are dissatisfied with the response, or your complaint has not been resolved within the applicable timeframe, you can contact the Australian Financial Complaints Authority (AFCA), which provides independent complaint resolution free of charge to consumers.

Website: www.afca.org.au | Email: info@afca.org.au

Phone: 1800 931 678

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



Compensation arrangements

Our licensee, CCGI, has professional indemnity insurance in place to meet the requirements of the Corporations Act 2001 (Cth). This insurance covers the financial services we are authorised to provide.

Your personal information

Personal information supplied through the comparison service is used to obtain quotes, provide the service, handle enquiries and meet legal obligations. Relevant information may be shared with Compare Club, participating providers and service suppliers for these purposes. Their privacy policies explain how information is handled, including overseas disclosures, access and correction rights, and privacy complaints. You can opt out of marketing using the instructions in the communication or by contacting the sender.

Travel Tribe privacy policy: seniorstravelclub.com.au/privacy-policy/

Compare Club privacy policy: compareclub.com.au/privacy-policy/

For information collected by Seniors Discount Club, also read the privacy policy linked on that website.