



Financial Services Guide

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Ignite Constructions Pty Ltd t/a Require Building Solutions (ABN 88 647 862 995)
Corporate Authorised Representative No. 00000000 of Enva Australia Pty Ltd AFSL No.
424494

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About this Financial Services Guide

A “Financial Services Guide” is a document mandated by Corporations law (Corporations Act 2001) to be provided by authorised representatives of a licensee.

This document outlines your rights as a consumer and obligations to you.

This document contains important information to help you decide if you wish to use our services. It includes information on:

- Information about our financial services licensee, Enva Australia Pty Ltd
- The financial services we are authorised to provide
- How we resolve your concerns
- Details relating to your privacy, payments, and any relationships we have with third parties

About Enva Australia Pty Ltd

Enva Australia is an Australian Financial Services Licensee (AFSL) authorised by the Australian Securities and Investment Commission (ASIC) under licence number 424494 to provide financial services and advice in accordance with the Corporations Act (2001). Enva Australia Pty Ltd is wholly owned by Enva Holdings Pty Ltd, a privately owned company with diverse shareholders. Details of the shareholders and their relevant holdings can be made available upon request.

Enva Australia/ Licensee contact details:

Address: 164 Main Road McLaren Vale, SA, 5171
Phone: 1300 160 803
Email: enquiry@enva.com.au
Website: www.enva-australia.com.au

How licensing works:

To provide a financial service or product to a retail consumer, a company or individual must hold a licence. This licence is granted by ASIC and is called an AFSL or Australian Financial Services Licence. Licensees can appoint authorised representatives to operate under the supervision of the AFSL.

Your representative (Ignite Constructions Pty Ltd t/a Require Building Solutions) will be monitored by us and must also adhere to our policies and procedures.

Not Independent

Enva Australia Pty Ltd and its authorised representatives are “not independent” (In terms limited by legislation and ASIC), impartial or unbiased because we;

- may receive commissions from insurance providers, which we advise you about in this FSG and elsewhere.
- may attend training services provided by product providers, so as to be better informed about what we recommend.

Financial Services we are authorised to provide

Ignite Constructions Pty Ltd t/a Require Building Solutions is a Corporate Authorised Representative (CAR No.001315282) of Enva Australia Pty Ltd (AFSL Number 424494) and is authorised to provide claims handling and settling services limited to claims assessments, claims assistance, making a recommendation about a claim, and representing a person insured to pursue a claim under an insurance product.

We are not authorised to provide you with any financial product advice.

Resolving your Concerns

If at any time you feel like you are not satisfied with our service, you can contact your representative (Require Building Solutions) by email, phone or in writing. We aim to resolve your concerns as quickly and fairly as possible. However, if you are not satisfied with the response or you receive or take more than five (5) days to resolve your concerns, you should contact our Complaints Manager:

Enva Australia Pty Ltd – Complaints Manager

Phone: 1300 160 803
Email: enquiry@enva.com.au
Address: 8/164 Main Road McLaren Vale, SA, 5171

If your complaint has not been resolved satisfactorily within 30 days, you may escalate it to one the following External Dispute Resolution Schemes:

Any issue regarding our services:

Australian Financial Complaints Association (AFCA) – Complaints Manager

Phone: 1800 931 678
Email: info@afca.org.au
Address: GPO Box 3 Melbourne, VIC, 3001

Any issue relating to your privacy:

The Privacy Commissioner – The Privacy Commissioner

Phone: 1300 363 992
Email: privacy@privacy.gov.au
Address: GPO Box 5218 Sydney, NSW, 2001

You may also contact the Australian Securities & Investments Commission (ASIC) on 1300 300 630 (free call info line) to make a complaint and obtain information about your rights.

Professional Indemnity Insurance

We have arrangements in place to ensure we continue to maintain Professional Indemnity insurance in accordance with s.912B of the Corporations Act 2001 (as amended). In particular, our Professional Indemnity insurance, subject to its terms and conditions, provides professional indemnity for Require

Building Solutions and its authorised representatives/employees in respect of its authorisations and obligations. The insurance will cover claims made concerning the conduct of authorised representatives, representatives and employees who no longer work for us (but who did at the time of the relevant conduct). We believe that our Professional Indemnity Insurance cover satisfies the requirements of s. 912B of the Corporations Act.

Relationships with other companies

No preference or priority is given to any financial product or service provider. Require Building Solutions is a claimant intermediary, with no association to any insurer

Documents you may receive

In addition to this FSG, you may receive other key documents, including a Service Agreement and Letter of Authority. We recommend that you ensure you have read and understood the contents of these documents thoroughly before utilising our services.

Payment methods

Require Building Solutions' services are compensated by completing the scope of works provided by and settled by your insurance company. After you have been settled, we offer flexible payment options for these works such as debit transfer, cheque and Holding Accounts.

How to contact Require Building Solutions

Phone:	1800 575 110
Email:	admin@requirebuilding.com.au
Website:	www.requirebuilding.com.au
Address:	1/86 Township Dr. Burleigh Heads, QLD, 4220

Protecting your personal information

We are committed to the highest standards concerning the collection, use, accuracy and storage of your private information. The Privacy Act 1988 contains 13 principles known as the "Australian Privacy Principles". Your rights, our obligations and how we deal with them are detailed in our Privacy Policy.

If you believe we have not acted appropriately to your privacy rights, you are entitled to lodge a complaint with us.

You can obtain a copy of the Privacy Policy free of charge on request or by visiting Enva's website, <https://www.enva-australia.com.au/legal-and-compliance>