



# Financial Services Guide (FSG) Spark Leasing Pty Ltd

June 2026

## 1. About this document

Prepared by: Spark Leasing Pty Ltd trading as Flare Cars

Authorised Representative Number: 001321419

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## 2. Purpose

This Financial Services Guide (FSG) contains information about our services and charges, including how we are paid for the services we provide to you, your rights as a client, as well as other things you need to know relating to insurance, including how any complaints you may have will be dealt with and when a Product Disclosure Statement will be given to you. It is designed to assist you in deciding whether to use our services.

## 3. Authorised Representative Details

This FSG has been prepared and issued by Spark Leasing Pty Ltd, (ABN 65 647 814 659, trading as Flare Cars, Authorised Representative No. 001321419) (**Flare**).

Flare acts as an authorised representative of Marsh Advantage Insurance Pty Ltd (ABN 31 081 358 303, AFSL 238369) (**Marsh**). Marsh's contact details are:

Address: One International Towers Sydney, 100 Barangaroo Avenue, Sydney NSW 2000

Telephone: 1300 307 563, Website: [www.au.marsh.com](http://www.au.marsh.com)

The Services offered in this FSG are provided on behalf of Marsh by Flare.

## 4. What services do we provide and to whom?

Flare has been authorised by Marsh to provide general financial product advice and to deal in general insurance products, specifically Comprehensive Motor Vehicle Insurance, by applying for, acquiring, varying, renewing, disposing and collecting premium of those products on behalf of another.

When **Flare** provides you with a novated lease package, Flare can also help by arranging comprehensive motor vehicle insurance.

Flare will provide you with information on this product, however, in doing so, will not consider your personal needs or circumstances. You will need to consider if this product is right for your circumstances.

In providing these services, Flare does not provide personal advice. The information we provide is general advice only and does not consider your objectives, financial situation or needs.

Flare may receive remuneration or other benefits from the distribution of the products supplied and described in this FSG, for example commissions that we retain or administration service fees for services we provide to the issuer of the product. The arrangements are described in Section 6 'How we are paid (remuneration)' and may reasonably be expected to influence the financial services we provide.

## 5. Who do we act for?

In some circumstances, we may provide certain insurance services under a binder. A binder is an arrangement where an insurer authorises a party to act on its behalf in relation to specified insurance transactions. Where services are provided under a binder, Marsh and/or Flare may act on behalf of the insurer in relation to those binder-authorised activities.

The services listed within this FSG are arranged under a binder, for which Marsh and Flare both act on behalf of the insurer (Vero), not on your behalf. These activities include arranging comprehensive motor vehicle insurance, issuing related policy documentation and collecting premium.

## 6. How we are paid (remuneration)

Flare may be remunerated in the following ways:

### **Commission**

Flare and Marsh earn a commission from the insurer when you enter into a Comprehensive Motor Insurance policy distributed by Flare (including renewal). This commission is a percentage of the monthly insurer's base premium – excluding stamp duty, FSL, GST and any other applicable government charges, taxes, fees or levies. This commission percentage is subject to change and the FSG will be updated and sent to you prior to any changes taking effect.

Flare earns 10% and Marsh earns 2.5% commission excluding GST. This is included in the premium amount detailed in your lease budget, and Flare receives this amount once it is paid, or later as agreed with the insurer.

## Fee

Flare earns \$15 and Marsh earns \$5 administration fee, excluding GST, per month for each active comprehensive motor insurance policy. This fee percentage is subject to change and the FSG will be updated and sent to you prior to those changes taking effect. This fee is included in your novated lease quote.

## Non-Monetary Benefits

Occasionally, Flare, or our representatives, may receive low value non monetary benefits from product issuers and other service providers. These benefits include hospitality (such as meals or tickets to sporting events), attendance at conferences, and modest promotional items (for example, branded merchandise or a bottle of wine) from product issuers or service providers. These benefits can help our staff better understand the operations and products relevant to the services we deliver. These benefits are not expected to influence the advice or dealing services we provide to you. If any material non-monetary benefit is received that is attributable to a financial service provided to you, details can be provided on request where required.

If there is a premium refund, we reserve the right to retain Flare's remuneration earned prior to the cancellation or adjustment.

## 7. Associations and relationships

Flare is an authorised representative of Marsh. Flare distributes the comprehensive motor insurance product described in this FSG under arrangements with Marsh and the relevant insurer/product issuer. Because Flare and Marsh receive remuneration(s) in connection with the distribution of these products, those arrangements could reasonably be expected to influence the financial services provided under this FSG.

## 8. Conflicts of interest and how they are managed

Conflicts of interest arise where some or all your interests are inconsistent with, or diverge from, some or all of our interests. We take any potential conflict seriously and have a Conflicts of Interest policy with which we comply. Our procedures and training are designed to properly manage any conflict that may arise.

Because Flare and Marsh receive remuneration when insurance is arranged or renewed, there is a potential conflict between our interest in earning that remuneration and your interest in receiving impartial information. We manage this through our compliance framework, staff training, and oversight arrangements, in line with the law.

If you require any further explanation, please ask us.

## 9. What should you do if you have a complaint?

Marsh and Flare are committed to resolving our clients' complaints and if you are dissatisfied with our service in any way, you should raise it with us. If your complaint relates to the financial services provided by Flare under Marsh's AFSL (including insurance advice and dealing services described in this FSG) it should be directed to Marsh. These complaints will be handled in accordance with the Marsh internal disputes resolution process. You will be advised within 30 days of our decision. If the matter is complex and a longer period is required, you will be informed. The Marsh complaints process is detailed in the supplied [FSG](#) - you may contact the Marsh Complaints Officer on (03) 9603 2338 or email: [complaints.australia@marsh.com](mailto:complaints.australia@marsh.com).

Complaints relating to non-financial services (e.g. vehicle leasing arrangements) should be directed to Flare. You may contact the Flare Complaints Officer on 1300 480 096 or email: [complaints@flarehr.com](mailto:complaints@flarehr.com).

If you are not satisfied with our final decision, you may be able to refer your complaint to the Australian Financial Complaints Authority (AFCA). AFCA's role is to assist consumers and small businesses to resolve disputes with financial service providers including brokers or insurance companies. If you have any query about whether your complaint can be handled within AFCA's rules or wish to contact them, their contact details are: Phone: 1800 931 678 (free call); Email: [info@afca.org.au](mailto:info@afca.org.au); Online: [www.afca.org.au](http://www.afca.org.au); and Mail: Australian Financial Complaints Authority, GPO Box 3, Melbourne, Victoria, 3001.

## 10. Insurance arrangements and compensation

In accordance with s912B of the Corporations Act, Marsh holds professional indemnity insurance which may cover claims arising out of the conduct of Marsh, its employees and representatives in the provision of services by Marsh. The policy also covers Marsh (subject to its terms and conditions) for work done for Marsh by employees and representatives who no longer work for Marsh (but who did at the time of the relevant conduct). Flare also holds their own professional indemnity insurance for this purpose.

## 11. Privacy and how we handle your information

Regardless of the services you receive from us, we are committed to protecting your privacy, complying with the Privacy Act 1988 and the Australian Privacy Principles (APPs). We collect, use and disclose personal information in accordance with our Privacy Policy and applicable privacy laws. This may include disclosing information to insurers or service providers, related parties and others where permitted or required to provide services or comply with the law. Please review our full Privacy Policy via the link below or contact us if you have any questions.

We collect personal information to provide insurance services. Our Privacy Policy explains how we collect, hold, use and disclose personal information, and how you can access and correct it.

Flare's full Privacy Policy is available on our website: [Privacy Policy - Flare](#)

You can contact the Flare Privacy Officer at:

Email: [privacy@flarehr.com](mailto:privacy@flarehr.com)

Post: Level 3, 168 Cremorne Street, Cremorne, VIC 3121

## 12. When does the FSG apply and how is it provided?

This FSG applies to the financial services we described in this document, including general financial product advice and dealing services in relation to the relevant insurance products, and is provided to help you decide whether to use those services. We will provide a copy whenever we provide a new product or more than once if the arrangement materially changes.

A copy of the FSG is available on our website [www.flarehr.com](http://www.flarehr.com) and will also be sent to you with your initial quote and all subsequent renewals.

## 13. Additional product-specific disclosures

You will receive product-specific information, including the Product Disclosure Statement (PDS) and policy wording when you receive your quote and when the insurance product is accepted. You will receive the final applicable insurance schedule with your final quote before acceptance.

For information about the specific terms, conditions, exclusions and key benefits of the product, please read the PDS and policy wording provided by the insurer.

Flare normally sends these documents, as well as renewal notices, electronically. Should you wish for these to be sent by mail, please contact us to arrange this.

## 14. How to give us instructions

You may give us instructions by email, post or telephone using the contact details in this FSG. Some instructions, including requests to vary or cancel cover, may need to be confirmed in writing before action can be taken. We will tell you if written confirmation is required.

## 15. Automatic Renewal

Policies that show a renewal date will be automatically renewed to maintain continuous cover. If you do not want automatic renewal, please contact your Flare adviser or call us on 1300 480 096 or email [carinsurance@flarehr.com](mailto:carinsurance@flarehr.com) to opt out.

Unless you, or where applicable, your employer (for vehicles insured under a salary packaging agreement), instruct us otherwise, you will receive a renewal invitation that allows you to advise us if cover is not required.

The renewal invitation will include important information about your ongoing disclosure obligations. These obligations are significant and must be complied with to ensure continued indemnity under your policy.

If for any reason an Automatic Renewal will not take place, we will contact you in good time to make alternative arrangements.

## 16. Record of changes

- Version: 1.0
- Date: 10 June 2026