WEBSITE GUIDELINES

Contents

Legal Considerations

There are strict legislative and company requirements around marketing and promotional materials, (that is advertisements, promotional material such as brochures and flyers, direct marketing mail or phone campaigns, seminars, newsletters, website's etc.) therefore these cannot be created, issued or authorised by any Authorised Broker without prior approval.

Once the website is in its final stages it MUST be <u>referred to the Risk & Compliance Team to be reviewed prior to being published</u>. Please email the website link for reviewing to compliance@cbnet.com.au.

Restricted terms

You must ensure that the website does not contain any restricted or banned words or expressions such as:

- independent
- impartial; or
- unbiased

If you are unsure, please contact your Compliance Team for guidance at compliance@cbnet.com.au.

Language

You must also ensure the language and information on your website is:

- not ambiguous or confusing
- up-to-date and accurate
- does not make false or untrue representations
- does not make misleading claims or statements

For example:
If you have used words such as "best" or "better", ask yourself *"how do we prove we are the best or how we are better?"* If you cannot show proof as to why you are the best or better than your competitors, then you must use alternative language. Some suggested alternatives are "best possible", "improved" or "enhanced" depending on the context.

If you are unsure on what language to use, please contact your Compliance Team for guidance at compliance@cbnet.com.au.

Security Measures

Information on web servers will be found by external search engines if there is no security in place.

Never store, collect or upload personal or confidential material to a web server without one or more of the following security measures:

- htaccess – server based file security
- HTTPS (SSL) – encryption used for collecting and storing sensitive material
- Firewall – server or network based security

Website hosting and backups must only be performed on a server located in Australia.

For advice on the above please contact the **CBN IT Team**:
it@cbnet.com.au | 1300 306 852

Search and Register for a Website Domain

A domain name is your online business address, uniquely identifying your website on the Internet. For example, Community Broker Network's domain is cbnet.com.au.

It's your online brand and is used to promote your business, therefore it's critical to protect it by registering multiple extensions.

The domain name extensions you choose also represent the geographic location of your website or business, so choose them carefully.

Cost
You will need to register for an available domain name for your website at your own cost.

Domain Name Search
There are a variety of businesses that sell domain registrations, however we recommend that you consider purchasing your domain from an Australian owned & operated company.

Please also make sure that the domain is registered by the trading entity.

Creating email addresses with your domain
When purchasing your domain, you typically will be provided with an option to purchase an email address with your domain (for example CBN staff have email addresses with our domain such as info@cbnet.com.au).

You are free to create your own email addresses with your domain at your own expense.

NOTE: Please notify CBN IT of any new email addresses created, it is a CBN compliance requirement that email using external domains be routed through the CBN system.

Main Menu Suggestions

ABOUT US	SERVICES	PARTNERS	TESTIMONIALS	CLAIMS	GET A QUOTE	CONTACT US
Our Story	Service 1	CBN				
Our Team	Service 2	Steadfast				
	Service 3	NIBA				

Licensee name and details – Compulsory

To prevent engaging in misleading and deceptive conduct you must inform all clients of your status as an Authorised Representative of Community Broker Network Pty Ltd.

You must not hold yourself or your company out to:
- o have an AFS Licence when you do not; or
- o provide a service that you do not have authority to provide

Therefore, it is compulsory to include the relevant disclosure and CBN's details (as the Licensee).

The licensee details should be stated in the footer of your website.

CBN's Licensee Details – Compulsory (unless you opt to use the CBN Logo on page 6)
- AFSL: 233750
- ACN: 096 916 184

CBN AR Details - Compulsory
- Individual Authorised Representative number
- Corporate Authorised Representative number (if applicable)
- Individual/business ABN (if applicable)

Website Licensee Wording Examples

Please Note: If you are using the CBN Logo (refer below) you do not need to state the CBN AFSL & ACN the text below.

Authorised Representative:
AR First Name + Last Name (AR XXXX | ABN XX XXX XXX XXX)
Authorised representative of Community Broker Network Pty Ltd| AFSL 233750 | ACN 096 916 184

Corporate Authorised Representative:
ABC Insurance Brokers Pty Ltd (CAR XXXX| ABN XX XXX XXX XXX)
Corporate Authorised representative of Community Broker Network Pty Ltd | AFSL 233750 | ACN 096 916 184

Corporate Authorised Representative who is part of a company with other financial services arms.
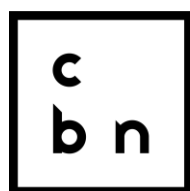When we are advising and dealing in General Insurance Products we are acting as:
ABC Insurance Brokers Pty Ltd (CAR XXXX | ABN XX XXX XXX XXX)
Corporate Authorised representative of Community Broker Network Pty Ltd | AFSL 233750 | ACN 096 916 184

CBN Logo – Optional

CBN Logo

Size Requirements
Must be legible.

Position Requirements
The CBN logo must be displayed at the ***footer of each page*** where you discuss any form of General Insurance.

CBN General Logo Options - Optional

CBN Steadfast Membership Logo

Size Requirements
Must be legible.

Position Requirements
You have the option of including the CBN Steadfast Membership logo on the footer of your website.

However, if you do choose to use this logo, you **must** show this next to the CBN logo or the written CBN Licensee Wording.

3rd Party Logos

Most companies copyright their names and/or logos. To ensure you do not breach any copyright, should you wish to display any third party logos other than what is outlined above, you are required to contact a representative from the third party and seek their written permission to use their name/logo and provide a copy of this correspondence to your Compliance Team at compliance@cbnet.com.au.

Pay Premium Button – Optional

You can create a pay premium button on your website & link it to the Payment Gateway.

Hyperlink to https://www.cbnet.com.au/pay-your-premium/

Financial Services Guide (FSG) - Compulsory

We require that you have a link to your current FSG on the footer of your website so that it is easily accessible by your clients. When your FSG is updated, ensure that you update your website to the new version.

Privacy Policy - Compulsory

Privacy legislation covers both the collection and storage of personal information. As a rule, any material not meant for public access *must* be secured.

CBN require that you have a **link to the Privacy Policy on the footer of your website**.

Hyperlink is https://www.cbnet.com.au/privacy/

Complaints & Disputes Handling Policy - Compulsory

You are required to provide all clients with details of our internal and external complaint handling procedures.

CBN require that you have a **link to the Complaints & Disputes Handling Procedure on the footer of your website**.

Hyperlink to https://www.cbnet.com.au/complaints-disputes-handling/

Insurance Brokers Code of Practice – Compulsory

We require that you have a **link to the Insurance Brokers Code of Practice on the footer of your website**.

Hyperlink to https://www.niba.com.au/codeofpractice/index.cfm

Landing Page Requirements

If you are using a landing page instead of a complete website there are different requirements applicable depending on the content.

If you have a landing page that contains no insurance specific content, only the following sections of the website guidelines will be applicable:

- Legal Considerations – page 3
- Security Measures – page 3
- Search and Register for a Website Domain – page 4
- Licensee Name & Details – page 5
- CBN General Logo display options – page 6
- Financial Services Guide – page 8
- Privacy Policy– page 8
- Complaints & Disputes Handling – page 8
- Insurance Brokers Code of Practice – page 8

Questions?

If you have any questions in relation to these guidelines please contact your **Compliance Team for guidance at** compliance@cbnet.com.au.