



The
Salary Packaging
People

Financial Services Guide

Community Business Bureau Inc

Effective 1 July 2026

Community Business Bureau Inc | ABN 57 098 352 150

Authorised Representative of CBB Financial Services | AFSL 567538

211 Glen Osmond Road, Frewville SA 5063 | 1300 763 505 | customercare@cbb.com.au | www.cbb.com.au

About This Financial Services Guide

This Financial Services Guide (FSG) has been prepared by Community Business Bureau Inc (57 098 352 150) (we, us, our, CBB) to help you decide whether to use the financial services we offer.

This FSG contains information about:

- who we are and how to contact us;
- the financial services and products we are authorised to provide;
- how we and others are remunerated in connection with the financial services we provide;
- any relationships or associations that may influence the financial services we provide; and
- how complaints about our services are dealt with.

Who We Are

Community Business Bureau Inc (CBB) is a salary packaging and employee benefits company. We work with employers and their employees to administer salary packaging arrangements, including novated leases.

CBB is an Authorised Representative of CBB Financial Services (Australian Financial Services Licence No. 567538). As an Authorised Representative, CBB is authorised to provide the financial services described in this FSG.

Contact Details

Community Business Bureau Inc (CBB)

Phone: 1300 763 505

Email: customercare@cbb.com.au

Website: www.cbb.com.au

Financial Services We Are Authorised to Provide

As an Authorised Representative of CBB Financial Services, CBB is authorised to provide the following financial services to both retail and wholesale clients:

General Financial Product Advice

We are authorised to provide general financial product advice in relation to non-cash payment products. General advice is advice that does not take into account your personal objectives, financial situation or needs. When we provide general advice, we are not required to, and do not, consider your individual circumstances.

Because the advice we provide is general in nature only, you should consider whether it is appropriate for you, having regard to your own objectives, financial situation and needs, before acting on it.

Dealing in Financial Products

We are authorised to deal in non-cash payment products for retail and wholesale clients. This includes the ability to issue, apply for, acquire, vary or dispose of non-cash payment products on your behalf in connection with the salary packaging services we administer.

Other Documents You May Receive

Product Disclosure Statement

In some circumstances, we or one of our partners may give you a Product Disclosure Statement (PDS) that contains information about a particular financial product, including its key features, benefits, risks and costs. You should read any PDS carefully before deciding whether to acquire the product.

Insurance Financial Services Guide

Where you arrange insurance in connection with a novated lease, you will be provided with a separate Financial Services Guide issued by our insurance partner (see 'Corporate Distribution of Insurance Products' below). That FSG contains information specific to the insurance financial services and products being offered to you.

Our Services

Salary Packaging

CBB provides salary packaging administration services to employers and their employees. Salary packaging allows eligible employees to receive a portion of their remuneration in the form of benefits rather than salary, which may provide taxation advantages depending on individual circumstances.

Common salary packaging benefits we administer include:

- Living expenses and meal entertainment cards;
- Portable electronic devices;
- Self-education expenses; and
- Other items permitted under applicable taxation legislation.

You should obtain independent financial or taxation advice to determine whether salary packaging is suitable for your personal circumstances.

Novated Leasing

CBB also arranges novated leases for eligible employees. A novated lease is a three-way arrangement between you (the employee), your employer, and a finance provider, under which your employer takes on obligations under the lease and makes lease payments on your behalf from your pre-tax and post-tax salary.

Corporate Distribution of Insurance Products

In connection with novated leasing arrangements, CBB acts as a Corporate Distributor of insurance products on behalf of:

insurance.com.au Pty Ltd, trading as insurance.com.au

- Authorised Representative AFSRN: 443422
- Authorised Representative of Community Broker Network Pty Ltd
 - ABN: 60 096 916 184
 - AFSL: 233750

In our capacity as a Corporate Distributor, we may refer you to insurance.com.au for insurance products relevant to your novated lease (such as comprehensive motor vehicle insurance). We do not provide financial product advice in relation to these insurance products, and we are not responsible for the financial services that insurance.com.au may provide to you — those services are the sole responsibility of insurance.com.au and are governed by Community Broker Network Pty Ltd's AFSL.

When we refer you to insurance products in connection with your novated lease, you will be provided with a Financial Services Guide and, where applicable, a Product Disclosure Statement issued by insurance.com.au. You should read those documents carefully.

How We Are Remunerated

Salary Packaging and Novated Leasing

CBB is remunerated for the salary packaging and novated leasing administration services we provide. Remuneration may include:

- Administration fees charged to your employer or deducted from your salary packaging account;
- Fees and commission charged to finance providers or vehicle dealers in connection with novated lease arrangements; and
- Account management or transaction fees where applicable.

Specific details of fees and charges applicable to your salary packaging or novated lease arrangement will be set out in your individual salary packaging agreement or novated lease documentation.

Insurance Referrals

Where CBB refers you to insurance.com.au and you take out an insurance policy, CBB may receive a referral fee or commission from insurance.com.au or Community Broker Network Pty Ltd. The amount of any such payment will be disclosed to you at the time of referral or, if not then known, as soon as practicable afterwards.

Any remuneration we receive from insurance referrals does not involve an additional cost to you beyond the premium payable for the insurance policy.

Relationships and Associations

CBB has the following associations that may be relevant to the financial services we provide:

- We are an Authorised Representative of CBB Financial Services (AFSL 567538), which is the Australian Financial Services licensee responsible for the financial services we provide under our authorisation.
- We act as a Corporate Distributor for insurance.com.au Pty Ltd (AFSRN 443422), which is an Authorised Representative of Community Broker Network Pty Ltd (ABN 60 096 916 184, AFSL 233750).

These relationships may influence the products and services we offer to you. We are committed to ensuring that any recommendation or referral we make is appropriate in the context of your salary packaging or novated lease arrangement.

Privacy

CBB is committed to protecting your personal information and complying with the Privacy Act 1988 (Cth) and the Australian Privacy Principles. We only collect personal information to provide you with salary packaging and related services.

A copy of our Privacy Policy is available on our website at www.cbb.com.au/privacy-policy/ or by contacting us directly.

Complaints and Dispute Resolution

If you have a complaint about any of our financial services, we encourage you to contact us in the first instance so that we can attempt to resolve the matter promptly.

Step 1 — Contact CBB

You can lodge a complaint by:

- Phoning us on 1300 763 505;
- Writing to us at 211 Glen Osmond Road, Frewville SA 5063 or
- Emailing us at customercare@cbb.com.au

We will acknowledge your complaint promptly and aim to resolve it within 30 days.

Step 2 — Internal Review

If you are not satisfied with our initial response, you may request that your complaint be reviewed by a senior manager who was not involved in the original decision.

Step 3 — External Dispute Resolution

If your complaint remains unresolved after 30 days, or you are not satisfied with the outcome of our internal process, you may refer the matter to the Australian Financial Complaints Authority (AFCA). AFCA provides a free, fair and independent dispute resolution service.

Australian Financial Complaints Authority (AFCA)

- Website: www.afca.org.au
- Email: info@afca.org.au
- Phone: 1800 931 678 (free call)
- Mail: GPO Box 3, Melbourne VIC 3001

Contacting Us

If you have any questions about this FSG or the financial services we offer, please contact us:

Community Business Bureau Pty Ltd

Phone: 1300 763 505

Email: customercare@cbb.com.au

Website: www.cbb.com.au

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