

Ellice-Flint Corporate Services (EFCS) IQA Member Benefits

1. Private Health Cover

Provider: NIB

Discount: 8% off nib's standard base premium rates

Nib has been providing health insurance to Australians for over 50 years and now covers over 900,000 customers around Australia. Nib believes Private Health Insurance should be easy to understand, easy to claim on and most of all good value. The benefit provides IQA members with the opportunity to join an nib Corporate Health plan where they can save up to 8% on the cost of nib's health covers, with most of the 2 and 6 month waiting periods to claim on Extra's waived. This discount represents a saving of around \$400 per year on the Top Hospital & Extras program.

Existing nib members are also be eligible to access the 8% premium discount. This can be either via a membership upgrade or their current membership may be immediately eligible for the discount.

Contact Nathan from EFCS via nathan@efco.com.au for more information.

2. Home, Investment & SMSF Loan Discounts and Cash Rebate

Providers: NAB, CBA, Macquarie Bank, L J Hooker Home Loans

Benefit: Discounted Lending Rates & a Cash Rebate for most new loans settled

IQA members have access to a range of Home, Investment & SMSF Loan discounts, including preferential variable home loan rates, a minimum \$500 cash rebate for most new loans settled above \$150,000 & reductions in application fees from a range of lending institutions.

IQA members will need to contact Ellice-Flint Corporate Services to be provided with the applicable lender referral details to access this benefit. Mobile Lenders are also available to come to an IQA member's home or place of work (where applicable).

Contact Nathan from EFCS via nathan@efco.com.au for more information.

3. Travel Insurance

Provider: QBE

Benefit: 30% Discount on a range of Domestic and International Travel Insurance Policies

QBE Insurance (Australia) is Australia's largest international general insurer and reinsurance group, and one of the top 25 insurers and reinsurers worldwide. QBE offers a wide choice of policies to protect you and your family for travel within Australia and internationally. Policy Quotes are available online and claims can be initiated online, via email, or by calling the QBE Travel Claims Department.

Emergency assistance is available through QBE Assist, a team of trained medical and insurance specialists available 24 hours a day, 7 days a week, 365 days a year. The QBE Assist team has full authority to act in the event of a situation arising, thereby empowering them to act quickly and effectively in the event of an emergency. Qantas Frequent Flyer points can also be earned on eligible policies.

Visit www.efcs.com.au/iga to access the discounted travel insurance quote calculator.

4. Complimentary Insurance Review & Personal Insurance Policy Discount

Provider: Ellice-Flint Corporate Services & Australia's leading insurance providers

Benefit: Free Review & a 10% Discount on new insurance policies

The Complimentary Insurance Review, conducted by Ellice-Flint Corporate Services, can be taken in a couple of directions:

A direct comparison to see if money can be saved on an existing policy; or

A personal needs review, incorporating a full review of existing insurance cover held and advice on the level and appropriateness of cover available in line with an employee's personal circumstances.

IQA members will also receive a 10% discount on the first year's annual premium on any new personal insurance policy taken out from Australia's leading insurance providers.

Contact Nathan from EFCS via nathan@efco.com.au for more information.

5. Complimentary Financial Health Check

Provider: Ellice-Flint Corporate Services

Benefit: Complimentary Financial Health Check and personal consultation with qualified financial professional

IQA members will be offered the opportunity to participate in a no obligation financial health check conducted by a licensed financial professional. This complimentary financial health check will be tailored to meet each IQA member's personal circumstances.

A significant improvement on your financial position may be just a phone call away.

Contact Nathan from EFCS via nathan@efco.com.au for more information.

6. Home & Contents & Landlords Insurance

Provider: QBE

Benefit: 10% Discount

Receive 10% off QBE's range of Building, Contents, Valuables & Landlords policies. Included is the option to insure 'Specified' or 'Miscellaneous' valuables and also to insure contents temporarily in storage. A 21 day cooling off period with full refund option applies. Discounted Landlords insurance is also available. Access to a tailored quote calculator is provided.

Visit www.efcs.com.au/iqa to access the discounted home & contents insurance quote calculator.

7. Car Insurance

Provider: QBE

Benefit: 10% Discount

Receive 10% off QBE's range of Motor Vehicle insurance policies. Options include Comprehensive, Third Party Fire and Theft or Third Party Only. Cover is provided for incidents occurring in Australia. Optional additional benefits are also available. Access to a tailored quote calculator is provided.

Visit www.efcs.com.au/iqa to access the discounted car insurance quote calculator.

8. Foreign Exchange Currency Conversions & MasterCard Travel Cards

Provider: OzForex

Discount: No administration fees or receiving bank fees; Corporate Currency Exchange Rates

Sending money overseas can be expensive if you are using the major banks. Thankfully, by using a great service provided by OzForex, IQA members can now transfer money faster and for a lot less. OzForex's currency conversion rates and fees charged compare extremely favourably with the banks and other providers, enabling users to save not only time, but also money. Other features include no receiving bank fees, no administration fees on international money transfers and access to daily & weekly market commentary.

IQA members will also be able to access MasterCard travel cards which can hold up to 9 currencies & access OzForex's fantastic currency conversion rates. The OzForex Travel Card enables you to access your money wherever MasterCard® is accepted electronically – at over **32 million locations worldwide**, including **1.9 million ATMs** across more than **60 countries**.

Visit www.efcs.com.au/iqa to register to use these services today.

9. ClickFit.com

Provider: SP Health/ClickFit

Benefit: \$1, 7 day trial

Click Fit is an award winning, scientifically proven online weight loss and nutrition system which offers the most radically intuitive digital diet and fitness tools available. Click Fit is not just about losing weight & includes a comprehensive set of features that complements any fitness program.

ClickFit's individually tailored weight loss & healthy lifestyle programs and easy to use online food and exercise diary utilise 1,100 recipes, 7,900 meals, 210 weeks of meal plans, 1,500 exercises/workouts (each with a 60 second instructional aid video) & 400 weeks of exercise plans.

Visit www.efcs.com.au/iqa to register for your \$1, 7day trial today.

Please note that enquiries and further information about the benefits available can be directed to Ellice-Flint Corporate Services on 02 9232 3055 or clientsupport@efco.com.au.