



FINANCIAL SERVICES GUIDE

The purpose of this document:

This Financial Services Guide 'FSG', authorised by Independent Financial Advisers Australia Pty Ltd (AFSL 464629), is a document that we are required by law to provide to you to inform you of basic matters, prior to providing you with financial advice.

If we provide you with any advice, you will receive a Statement of Advice (in writing) which takes into account your objectives, financial situation and needs. The Statement of Advice will contain the advice, the basis on which it is given and information about fees, interests and associations which may have influenced the provision of the advice.

If a 'financial product' is recommended to you we will provide you with a Product Disclosure Statement containing information about the particular product, which will enable you to make an informed decision in relation to the acquisition of that product.

This document details:

- Who your adviser is and details of the Australian Financial Services Licensee
- The services that we are authorised to offer
- How we are paid (as well as any other relevant parties)
- Details of any potential conflicts of interest
- How to make a complaint if you need to
- Other important issues

Who will be providing advice to you and through what licence

Corporate Authorised Representative ("CAR"):	Brand Financial Pty Ltd
ABN:	44 147 743 100
Authorised representative number:	412967
Directors of the CAR:	Justin Brand
Phone:	(07) 3062 9415 (direct) or 1300 369 045
Office address:	Lobby 1, Level 2, 76 Skyring Terrace, Newstead Qld 4006
Postal address:	PO Box 2655, New Farm Qld 4005
Email address:	jb@justinbrand.com.au
Website:	justinbrand.com.au

Your CAR is authorised to give advice under the following licence:

Australian Financial Services Licensee:	Independent Financial Advisers Australia Pty Ltd
Australian Financial Services License Number:	464629
ABN:	61 601 365 904
Registered address:	Level 5, Bonner House, Neptune St, Phillip ACT 2606
Postal address:	Box 1, Bonner House, Neptune St, Phillip ACT 2606
Phone (Canberra business hours):	(02) 6162 2670



The services your CAR is authorised to offer

- Investment and wealth creation advice
- Retirement planning
- Risk assessment and management
- Life insurance broking
- Mortgage and Debt Management advice
- Financial planning following redundancy
- Estate planning and business succession planning
- Asset protection advice
- Superannuation advice
- Salary packaging and tax planning
- Portfolio monitoring and reviews

A combination of personal and general advice is offered on these services. Please note that while your CAR can provide advice on debt management strategies, it is not licensed to engage in credit activities such as providing credit contracts or leases, securing obligations under credit contracts, or other credit provision services. If necessary we will refer you to a reputable mortgage broker for these types of services.

Your CAR is authorised to give advice on the following types of product:

- Deposit products and debentures
- Unit trusts, hedge funds, bank accounts, term deposits and cash management trusts
- Listed investment companies and exchange traded funds
- Listed and unlisted property trusts and syndicates
- Fixed interest securities, preference shares, debentures and mortgage trusts
- Listed shares
- Master trusts and wrap accounts
- Retail, industry and self-managed superannuation funds (SMSFs)
- Retirement savings accounts
- Managed investment schemes
- Life, trauma, total and permanent disability, income protection and business expenses insurance.

How your CAR is paid (as well as any other relevant parties)

Brand Financial Pty Ltd does not charge asset fees nor receive commissions without rebating them in full to our client. We charge a fee for service which is an hourly rate (currently \$330 an hour including GST) or a contractually agreed fixed price.

The cost of the advice will be proportional to the skill and knowledge required for the type of work, the degree of responsibility applicable to the work and the time required to prepare your Statement of Advice. This agreement will be documented in a Retainer Agreement and payment is required when we are retained. Payment can be made via credit card (charges apply), direct debit from a nominated account of your choice, or by cheque. Cheques may be made out to **Independent Financial Advisers Australia Pty Ltd (IFA-AUST)**. We do not accept cash.

Details of any potential conflicts of interest

Neither **Brand Financial Pty Ltd** nor **IFA-AUST** has any ownership or contractual links with any financial product manufacturer that could restrict or unduly influence its advice. We have no incentive to recommend the product of one institution over another.

In providing advice and service to its clients **Brand Financial Pty Ltd** retains the services of other professionals from time to time. This includes accountants, auditors, solicitors, insurance advisers and other independent consultants. **Brand Financial Pty Ltd** does not receive or pay referral fees to any party for referring clients to us.



How to make a complaint if you need to

If you have any complaint about the service provided to you, you should take the following steps:

1. Contact your adviser and talk to him/her about your complaint.
2. If your adviser is not able to resolve your complaint satisfactorily within 5 business days, please put your complaint in writing and send it to Independent Financial Advisers Australia Pty Ltd at 4 Buntine Crescent Isaacs ACT 2607. We will try to resolve your complaint quickly and fairly.

If you still do not get a satisfactory outcome by 45 days from the day you lodge your complaint, you have the right to forward your complaint to an external dispute resolution scheme. Independent Financial Advisers Australia Pty Ltd is a member of The Australian Financial Complaints Authority (AFCA). The contact details for this service are:

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

The Australian Securities and Investments Commission (ASIC) also has a Free Information Line on 1300 300 630 which you may use to make a complaint and obtain information about your rights.

Other important issues...

Standard of advice

The advice that you will receive will be suitable to your needs and financial circumstances. To provide this service we need to find out your individual objectives, financial situation and needs before we recommend any financial products or services to you.

You have the right not to divulge this information to us, if you do not wish to do so. In that case, we are required to warn you about the possible consequences of not having your full personal information. You should read the warnings carefully.

Risks of financial products or strategies recommended to you

We will explain to you any significant risks of financial products and strategies, which we recommend to you. If we do not do so, or you do not understand the information provided, you should ask us to clearly explain those risks to you.

Privacy of client information

We maintain a record of your personal profile, which includes details of your objectives, financial situation and needs. We also maintain records of any recommendations made to you.

We are committed to implementing and promoting a privacy policy that will ensure the privacy and security of your personal information. A copy of that privacy policy is available on request.

If you wish to examine your file, you should ask us, and we will make arrangements for you to do so.

Instructions from you

You can provide us with instructions and instruct us to buy or sell your financial products by telephone, letter or other means such as email.