



## FINANCIAL SERVICES GUIDE

### *The purpose of this document:*

This Financial Services Guide 'FSG', authorised by Brand Financial Pty Ltd (AFSL 511382), 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*

<b>Adviser and Director of Brand Financial:</b>	Justin Brand
<b>Phone:</b>	(07) 3062 9415 (direct) or 1300 369 045
<b>Office address:</b>	Lobby 1, Level 2, 76 Skyring Terrace, Newstead Qld 4006
<b>Postal address:</b>	PO Box 2655, New Farm Qld 4005
<b>Email address:</b>	<a href="mailto:jb@justinbrand.com.au">jb@justinbrand.com.au</a>
<b>Website:</b>	<a href="http://justinbrand.com.au">justinbrand.com.au</a>
<b>Australian Financial Services Licensee:</b>	Brand Financial Pty Ltd
<b>Australian Financial Services License Number:</b>	511382
<b>ABN:</b>	44 147 743 100
<b>Registered address:</b>	Lobby 1, Level 2, 76 Skyring Terrace, Newstead Qld 4006
<b>Postal address:</b>	PO Box 2655, New Farm Qld 4005
<b>Phone (Canberra business hours):</b>	(02) 6162 2670



*The services your adviser 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
- Asset protection advice
- Superannuation advice
- Portfolio monitoring and reviews

A combination of personal and general advice is offered on these services.

*Your adviser 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 property trusts
- Fixed interest securities, preference shares, debentures and mortgage trusts
- Listed shares
- Master trusts and wrap accounts
- Retail and industry superannuation funds
- Retirement savings accounts
- Life, trauma, total and permanent disability, income protection and business expenses insurance.

*How your adviser 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 advice. This agreement will be documented in a Retainer Agreement (Letter of Engagement) 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 (charges apply) or by electronic funds transfer. We do not accept cash or cheques.

*Details of any potential conflicts of interest*

**Brand Financial Pty Ltd** does not have 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 and other independent consultants. **Brand Financial Pty Ltd** does not receive or pay referral fees to any party for referring clients to us or for us referring clients to other parties.



### *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 Brand Financial Pty Ltd at PO Box 2655, New Farm Qld 4005. 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. Brand Financial 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](http://www.afca.org.au)  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Mail: GPO Box 3, Melbourne Vic 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 letter or other means such as email.