

Financial Services Guide

What is the purpose of this Financial Services Guide?

This Financial Services Guide (FSG) is an important document. It is designed to assist you in deciding whether or not to use any of the services offered by us, as described in this FSG.

What important information does this FSG contain?

- Who we are;
- Who your adviser is;
- How we can be contacted;
- The financial services and products we are authorised to offer;
- Documentation you might receive;
- How we and other relevant parties are paid;
- How we handle any potential conflicts of interest;
- How to make a complaint if you need to;
- How your privacy is maintained.

Who is the Licensee?

Australian Financial Services Licensee (AFSL)	Brand Financial Pty Ltd
AFSL Number	511382
ABN	44 147 743 100
Registered Address	Lobby 1, Level 2, 76 Skyring Terrace, Newstead Qld 4006
Postal Address	PO Box 2655, New Farm Qld 4005
Website	justinbrand.com.au

Who is your Adviser?

Your Adviser	Justin Brand
Authorised Representative Number	412968
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	jb@justinbrand.com.au

What services is your adviser authorised to offer?

Both personal and general advice is offered on the services below. Personal advice is based on your personal circumstances and general advice is general in nature and does not take into account your personal circumstances.

- Investment and wealth creation
- Retirement planning
- Education savings
- Life insurance
- Mortgage and debt management
- Superannuation and pension
- Cashflow management
- Ethical and sustainable investment

What products is your adviser authorised to advise and deal in?

- Basic deposit products
- Deposit products other than basic deposit products
- Government debentures, stocks or bonds
- Life insurance and risk products
- Interests in managed investment schemes, including investor directed portfolio services
- Securities, including shares and exchange traded funds
- Retirement savings accounts
- Superannuation

What documentation will I receive?

If we provide you with any personal advice, you will receive a Statement of Advice 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.

A Record of Advice may subsequently be provided, where advice is based upon, or a continuation of, advice in a previous Statement of Advice. A copy of a previous Statement of Advice may be requested at any time.

If a financial product is recommended to you, we will provide you with a Product Disclosure Statement (PDS). A PDS contains information about the particular product which will enable you to make an informed decision in relation to the acquisition of that product. A Product Disclosure Statement will include information about a product's key features, fees, benefits, risks and the complaints handling procedure.

The advice that you will receive will be suitable to your needs and financial situation. In order to provide this advice, we need to gather information about your individual needs, objectives and financial situation before we provide any advice or recommend any financial products or services to you. You have the right not to disclose this information, if you choose. In such cases, we are required to warn you about the possible consequences of not having your full personal information and you should read these warnings carefully.

We will explain any significant risks of strategies and financial products recommended to you. If you do not understand any information provided, you should ask us for clarification.

You may instruct us to buy or sell financial products without advice. However, you risk the financial product you select not being appropriate for you. In such instances, we will require you to sign a document that records your intention not to seek advice from us for the particular financial product.

How is your adviser and other parties paid?

Brand Financial charges a fee for service based on an hourly rate, ranging from \$55/hr (incl. GST) for client and administrative services up to \$330/hr (incl. GST) for financial advice. General and strategic advice is provided at \$330/hr (incl. GST). Personal advice is charged on a contractually agreed fixed price.

The cost of any advice and ongoing services will be based on the expertise required, the degree of responsibility applicable and the time required to prepare your advice and provide ongoing service. All fees will be documented in a Letter of Engagement or Ongoing Services Agreement and payment is required upon engagement of our services and/or at the beginning of each year of ongoing service.

Brand Financial does not receive commission (or will rebate any commission in full to you). Brand Financial does not charge asset-based fees (based on a % of your portfolio). Any fees we receive are paid directly by you the client and agreed in writing before engagement or at the start of each year.

Brand Financial may refer you to other professionals for specialist advice, such as accounting, legal and estate planning. We do not accept referral fees or other payment from these third parties for referring you and we do not pay referral fees to other parties if you are referred to us. This helps to ensure you are getting referrals to other advice professionals that meet your best interests.

Any fees charged by other professionals we refer you to will be outlined by them and agreed to by you, should you choose to engage their services.

What potential conflicts with your interests exist?

Brand Financial has established an advice model that removes major conflicts with your best interests. We do not have any ownership or contractual links with any financial product manufacturer that could restrict or unduly influence our advice. We have no financial incentive to recommend the products of one institution over another.

As outlined above, we do not accept payment from any product or source other than directly from you, our client.

Justin Brand (Director and owner of Brand Financial Pty Ltd) also owns and is sole Director of Brand Mortgages Pty Ltd. If we refer you to Brand Mortgages for mortgage broking services, a service agreement will be provided and all costs outlined in writing at that time.

How do you 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 them 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:

Phone	1800 931 678
Web	afca.org.au
Email	info@afca.org.au
Post	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.

How is the privacy of your information maintained?

We recognise the importance of protecting your privacy. Your personal information will be handled in accordance with our privacy policy, which is available upon request. This policy outlines how your information is used, stored and disclosed.

We maintain a record of your personal information, which includes details of your objectives, financial situation and needs. We also maintain records of any recommendations made to you. If you wish to examine your file, we will make arrangements for you to do so.