



Financial Services Guide and Credit Guide

Discover Financial Partners Pty Ltd
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been authorised for distribution by the authorising licensee:*

The Advice Exchange Pty Ltd
ABN 55 107 629 194

**Australian Financial Services Licence ('AFSL') and Australian
Credit License ('ACL') No 278937**

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Version: March 2017 Version (2)

The Advice Exchange ABN 55 107 629 194 AFSL 278937
(Discover Financial Partners Pty Ltd ACN 100 307 855 Corporate Authorised Representative (No.328512) of
The Advice Exchange ABN 55 107 629 194 AFSL 278937)

Welcome

Discover Financial Partners Pty Ltd is a Corporate Authorised Representative of The Advice Exchange Pty Ltd. Discover Financial Partners Pty Ltd is privately owned financial advisory firm providing strategic, tailored solutions for the unique objectives, timelines and financial circumstances of our clients.

As a client of Discover Financial Partners Pty Ltd we will work with you to develop, implement and maintain a comprehensive financial strategy to meet your personal and business objectives. This will assist you and your family in preserving and growing your wealth, protecting against risks and reaching your chosen goals and objectives.

About this document

The Financial Services Guide and Credit Guide (FSGCG) is a guide required by law to be given to all clients prior to the provision of any financial and or credit product advice and services.

This guide consists of two parts. This document is Part One of the FSGCG and contains important information about:

- The Advice Exchange as the licence holder
- The financial and credit services we are licensed to provide
- The process we follow when providing financial advice
- The process we follow when providing strategic credit advice and or credit referral assistance
- How we and our associates are paid
- Any potential conflict of interest we may have
- How we handle your personal information and protect your privacy
- Our internal and external dispute resolution procedures for both financial and credit services and how you can access them

Part Two of this FSGCG is your Adviser's Profile which introduces to you, to your Adviser and contains information about the services your Adviser can provide on behalf of The Advice Exchange.

It explains your Adviser's education, experience, advice and product authorisations and any remuneration or benefits they may receive.

Please note The Advice Exchange may have broader advice and product authorisations than your personal Adviser. Where you require advice and products that The Advice Exchange can offer you, which may be outside what your personal Adviser can offer you, please bring this our attention before agreeing to engage your Adviser's advice and services.

Please take a moment to fully read Part 1 and 2 of the FSGCG and retain this for future reference as it contains important information required to assist you in making an informed about the services before engaging them.

References in this Guide to 'me', 'I', 'us', 'we' and/or 'our' should be read as either The Advice Exchange or Discover Financial Partners Pty Ltd or your Adviser as Authorised Representatives of The Advice Exchange.

The Advice Exchange can offer you a comprehensive range of financial advice, from wealth creation to self managed superannuation to retirement planning. The Advice Exchange will tailor financial advice to achieve your specific, agreed financial goals. Starting with an analysis of your current financial position, requirements and goals, we will utilise specialist financial research to develop and financial strategies, designed specifically to achieve your goals.

While the Advice Exchange can also offer you limited credit services and assistance in relation to loans.

The Advice Exchange's Licences and Responsibility

The Advice Exchange holds the Australian Financial Services Licence and Credit Licence No. 278937.

The Advice Exchange is a wholly owned subsidiary of Advice Exchange Solutions Pty Ltd, which is owned by The Advice Exchange's Advisers, directors and staff.

The Advice Exchange is therefore responsible for the financial advice and services its Advisers (Authorised Representatives) provide. Our primary responsibility and priority, and that of your Adviser, is to you.

The law also requires The Advice Exchange to have arrangements in place to compensate certain persons for loss or damage they suffer from certain breaches of the Corporations Act by The Advice Exchange and/or its Authorised Representatives. The Advice Exchange has internal compensation arrangements as well as professional indemnity insurance that satisfy these requirements.

The Advice Exchange's Advice and Services

We are licensed to provide personal financial product advice and deal in the following financial products:

- Deposit products
- Government debentures, stocks or bonds
- Life investment and life risk products
- Managed Investment Schemes, including investor directed portfolio services
- Managed Discretionary Account Services
- Securities (shares)
- Superannuation products
- Retirement Savings Accounts
- Standard Margin Lending Facilities

We are authorized to also provide credit advice and assistance for loans regulated by the National Credit Code (NCC). The NCC applies to loans to individuals where the loans purpose is wholly or predominantly for personal, domestic or household purposes. The Advice Exchange only offer limited credit advice and assistance services.

- Strategic credit advice, not specific credit product advice; and

- Referrals to finance brokers or credit providers.

We can offer you a range of financial products by many leading financial providers. Details of the available products we have researched, and can recommend are contained in our Approved Product List (APL). We generally only recommend products we have researched which forms our Approved Product List, however where possible we will consider the suitability of you continuing to hold any existing products where appropriate and any specific product requests you may have.

Your Adviser

Your Adviser's Profile (Part 2 of this FSGCG) will detail the advice and services your Adviser is authorised to provide as an Authorised Representative of The Advice Exchange. The Advice Exchange ensures your Adviser:

- Is qualified and fully trained, at the minimum, in accordance with the requirements of ASIC's Regulatory Guideline (RG) 146;
- Undertakes continuing professional education to maintain their qualifications;
- Has access to excellent technical support; and
- Receives up to date quality research reports on investment markets and products.

Financial Planning Services

The type of services you receive will depend on your individual objectives, financial situation and needs. You can select from the wide range of financial services offered by The Advice Exchange:

- Financial planning and structuring
- Investments e.g. savings plans
- Wealth accumulation strategies
- Retirement planning
- Pensions
- Tax effective investments
- Superannuation and rollover advice
- Self Managed Super Fund advice
- Personal risk insurance
- Business risk insurance
- Business succession, transition and asset protection planning
- Cash flow advice
- Centrelink financial planning advice
- Access to Managed Discretionary Portfolio services
- Estate planning

Version: March 2017 Version (2)

- Portfolio review and ongoing advice services

We only recommend products to you after considering their suitability for your individual objectives, financial situation and needs.

Our managed portfolio services refer to tailor-made investment strategies combining several different products. You may also arrange a series of regular advisory consultations to review and discuss your ongoing financial situation.

The Advice Exchange offers both personal and general advisory services. Before providing personal advice, your Adviser will want to ensure that the advice is appropriate to your needs. To do so, your Adviser will need accurate information from you about your current financial position and your financial goals and objectives. You have the right not to disclose this information, however if you decline to do so the advice provided may be based incomplete or inaccurate information. In this case, or if only general advice is provided, you should carefully consider the appropriateness of the advice given and taking into account your personal circumstances before acting on this advice.

Strategic Credit Advice, Assistance, Fees and Benefits

The Advice Exchange does not authorise any of its Representatives to recommend any specific credit product and or make recommendations and or statements intended to influence you to retain or make changes to your existing credit products. Your Adviser with The Advice Exchange may discuss factual information about the structure, features and benefits generally of your loans, however your Adviser is not authorised to comment on a specific credit product and or any credit product you hold. This means they will not suggest you apply for an increase to your credit limit and or suggest you maintain and or apply for a new credit contract

Your Adviser may refer you to a fully authorised Finance and or Mortgage Broker under a separate ACL who will provide you their own Credit Guide and other compliance documents such as their Preliminary Assessment and Credit Proposal to ensure you are fully informed about any specific credit product they may provide and it is not unsuitable for you.

Where we provide you strategic credit advice and or assistance, we may charge fees or charges for

the preparation, presentation of this advice. These fees or charges will be based on your individual circumstances and the complexity of the credit assistance you require. We will discuss and agree upon the fees and any other fees or charges with you before we provide any advice and or assistance when referring you to a Finance and or Mortgage Broker.

If you take out a credit product through the credit provider we referred you to we may receive payments in the form of initial commissions and/or ongoing commissions from this credit provider. They will make you aware of any payments paid to The Advice Exchange under these arrangements.

You may also request further information from us as follows:

- how the amount of fees and charges payable by you are calculated; and
- a reasonable estimate of the commissions that The Advice Exchange or your Adviser may receive directly or indirectly, and how they are calculated.

The Financial Planning Advice Process

The Advice Exchange seeks to deliver professional advice in a very special way. We help you to pinpoint the things you want to do now and in the future. Quite simply, we put you and your goals first.

The advice process begins with an initial consultation. This involves getting an accurate picture of where you are now, identifying your goals and looking at broad strategies to help you reach those goals.

Your adviser is required by law to record and verify details about your objectives, financial situation and needs. You are entitled to tell us as much or as little as you choose, however should you choose not to provide full disclosure we will warn you about possible consequences of the advice limitations so that you can make up your own mind if you wish to proceed.

After our initial consultation, you will need to decide whether you wish to engage our services which may include advice, implementation or other services designed to meet your individual needs.

Any advice we provide will be presented in a Statement of Advice (SOA) in the first instance. Once you have a chance to review our

Version: March 2017 Version (2)

recommendations, we may mutually decide to undertake some fine tuning to make sure you are fully comfortable with our advice. It is important for you to understand and accept the various risks inherent within the investments and strategies recommended before you proceed with implementation. You should seek clarification from your Adviser until you are comfortable you understand any implications of the recommendations.

An important part of our service is managing the implementation process to ensure that your personal strategies are set-up and working correctly.

The final stage of the process is to ensure your strategies continue to meet your changing needs and circumstances, taking into consideration financial markets, product developments and any legislative changes by undertaking regular portfolio and strategic reviews.

Statement of Advice (SoA) Document

Because each client has individual needs which affect the structure and detail of their financial situation, the disclosure of all benefits, commission or fees specific to your arrangements will be provided to you in the Statement of Advice (SoA) document. This document will confirm the financial advice being given and the basis on which that advice has been developed. It will also include a disclosure of all benefits and potential conflicts of interest that you need to be aware of to make an informed decision.

The financial benefits listed later in the FSG cover the types of rewards and remunerations that The Advice Exchange, its Advisers and associates may receive as a result of the financial planning services provided to you. Specific benefits and amounts can only be calculated once recommendations are made.

The SOA will include all the pertinent information in regard to the advice being provided to enable you to make an informed decision to implement the advice or not. A fee may be charged for the preparation of the SOA; however, this will always be agreed with you beforehand. It is important that you read and understand your SOA document. If you have any questions, please let us know before you proceed.

Record of Advice (RoA)

If we provide further financial advice to you, and that further advice is related to the advice we provided to you in a Statement of Advice and your personal circumstances have not changed, a Record of Advice (RoA) will be used. The RoA will be communicated to you and or will be added to your file and you may request a copy at any time up to 7 years from the date we gave that further advice to you. You can request the ROA by contacting your Adviser or The Advice Exchange in writing or by telephone or by email.

Transaction services

At times, you may wish to make an investment transaction where you do not need assistance from us with any decisions in relation to the product or transaction. In these cases, we can take your instructions and arrange for the transaction to be completed, without providing personal advice. If you wish to proceed without advice from us we will ask you to confirm your instructions in writing and sign an acknowledgment. Any assistance we provide to complete your transaction should not be taken as a recommendation or endorsement of the product or transaction.

Other Important Information About Receiving Our Advice

The advice and information in an SOA or ROA is only current for a period of 60 days. After this time, the recommendations should not be implemented as legislation, economic conditions or your personal circumstances may have changed. Please consult your Adviser if you wish to implement any of these recommendations after 60 days from the date of the SoA or RoA.

Whilst every effort has been made to include relevant tax, Centrelink and legal considerations, you are advised to discuss your annual tax liability and tax implications with your tax adviser, any Centrelink implications (if applicable) with Centrelink and any legal issues with your solicitor. Estimates and issues raised therein are intended as a guide only. All representations made, facts presented and opinions are made by or on behalf of The Advice Exchange in good faith but The Advice Exchange and its associated companies shall not be liable for damages or in any other way for errors of fact and opinions except in any case where liability cannot be excluded pursuant to any law.

Your SoA or RoA is prepared solely for use of the person(s), to whom it has been addressed and we (your Adviser, The Advice Exchange and / or its associated companies) do not accept any liability whatsoever to third parties. It is based on our understanding of your personal objectives, financial situation and needs.

Product Disclosure Statement (PDS)

If we recommend a financial product, you will be provided with a Product Disclosure Statement (PDS). The purpose of the PDS information is to explain to you all the features, benefits, fees and risks. It is therefore imperative that you read and understand any PDS provided by your Adviser before you make any decisions relating to a financial product recommendation.

Managed Discretionary Account (MDA) Service Documentation

Where our recommendations include utilising a Managed Discretionary Account (MDA) Service to manage your investments, you will be provided with the service providers own Financial Services Guide (FSG) and Investment Program. Each year your Adviser will review the appropriateness of this service to ensure it continues to be appropriate for you.

Ongoing Service

To help ensure that you have peace of mind we suggest that you take advantage of our ongoing service offering. This service is customised to suit your needs and will often include an annual review of your portfolio as well as regular reports on investment performance. The review service is designed to ensure that your investment continues to meet your goals within any legislative changes, market changes and/or changes to your personal circumstances or requirement. Fees are charged for our review service and will be detailed in the SoA and Service Agreement. We are happy to discuss the scope of the services you require and the associated fees.

The amount of any fees charged will be agreed prior to the provision of any services as per the range shown below.

Other Complimentary Services

Your Adviser may provide services other than financial planning services under another business name or corporate entity. For example, they may also act as your accountant or legal adviser, or advise you on real estate investments or your finance needs. Where they may provide these other services, you should understand that these other services are not provided under The Advice Exchange's AFSL and ACL. The Advice Exchange has not conducted due diligence into these other service providers and does not train, support or supervise the provision of these other services and therefore cannot accept responsibility in relation to these other services.

The Advice Exchange is not responsible for the following services:

- General insurance services (e.g. car insurance);
- Real estate and direct property advice;
- Taxation services, such as completion of tax returns;
- Accounting and audit services;
- Legal services;
- Credit product advice such as mortgage or finance broking
- Consulting services; and
- Administration and compliance of Self-Managed Superannuation Funds.

You should always conduct your own enquiries into any services referred to you by your Adviser which are outside the responsibility of The Advice Exchange.

How We Are Paid

We are generally remunerated by fees charged at a fixed rate for the services provided and fees calculated on a percentage of your investable funds, commissions, payments and benefits by product providers and or combination of.

Where fees and commissions are payable, The Advice Exchange, the licensee may receive up to 100% of any fees and commissions received.

The full details of any fees, commissions or other benefits The Advice Exchange, Discover Financial Partners Pty Ltd and your Adviser and or other associated persons are entitled to receive if you implement our recommendations, will be disclosed to you in your SoA or RoA when personal advice is given.

Fee Structure

We will discuss and agree our fee structure with you before we provide you with services. The types of fees we charge are listed below. You may be charged a combination, or part of, any of these fees.

This agreed fee will generally be determined by the complexities of your individual affairs. This fee will also cover the implementation of our recommendations should the client proceed with our advice.

Financial Planning Advice and Service Fees

We generally charge fees for the preparation, presentation and implementation of our advice. These fees will be based on your individual circumstances and the agreed fee will be determined by the time and complexity involved.

Where you require non-advisory implementation services, a fee will be pre-agreed based on the time it takes to implement your instructions.

Ongoing Financial Planning Advice and Service Fees

This fee will be agreed with you and is either set at a fixed amount based on the time cost of the ongoing advice package, or an amount based on the amount of funds under our advice.

Where we charge, a pre-agreed asset based fee a percentage of Funds under Management (FUM). for ongoing reviews this is generally deducted from the portfolio on a monthly basis.

Our ongoing advice and services generally includes:

- Ongoing advice aimed at keeping your original strategy and recommendations up to date with any changing personal circumstances and or regulatory updates;
- Periodic review and management of your investment portfolio;
- Access to your Adviser; and
- Client seminars and briefings including new investment opportunities

The actual ongoing fee charged will depend on the complexities of your affairs and the amount of funds under management. Part Two, Your Advisor Profile will outline a range you could expect. Where this fee is subject to annual CPI

increases these will be fully agreed before implementation.

Where any changes are significant and require the development of a new SoA, an additional pre-agreed fee may apply in addition to your existing ongoing service fee arrangement.

Payment for Services

Fees are generally payable after the service has been provided, however upfront payment may apply in certain circumstance, subject to your prior approval. While ongoing service fees are generally payable in advance subject to your agreement.

For investment, we do not charge commission on the initial product placement. Where we recommend a product that does not allow us to waive this payment, we will reduce any fee payable by you to us by the same amount.

For insurance (personal life risk) products, we will receive up-front commission ranging between 25%-80% (ex GST) based on the annual premium, from product providers or other parties with which The Advice Exchange has a relationship. These commissions are included in the fees, premiums and interest rate (in the case of margin loans) you pay for the product. This is a one off upfront payment and is not an additional cost to you.

We will also receive an ongoing commission (often called a trail commission) for insurance ranging between 5%-30% (ex GST) paid by the product provider out of the revenue the product provider earns. This commission is also not an additional cost to you. It is paid to us by product providers and is payable for the length of time you remain invested in the product or the length of time the product remains in force. The structure of these commissions will be disclosed by us in relation to your individual circumstances.

For example, if the annual insurance premium is \$500 p.a. (ex GST) The Advice Exchange may receive a up to a maximum of \$400 (ex GST) as an initial commission payment. Assuming the premium stays the same, each year, The Advice Exchange may receive up to a maximum of \$150 p.a. (ex GST) as an ongoing (trail) commission.

Version: March 2017 Version (2)

All fees and commissions are fully disclosed in our advice documentation and service agreements. Any changes to these fees and commissions are disclosed to you at the time of any further advice/assistance, review of service agreements and in additional product material.

Our fees are either invoiced to you directly, or deducted from your investments, or a combination of these methods.

Where it is debited from your investments it is normally referred to as the Adviser Service Fee.

In most instances, you will be able to select the method of payment most suitable for you. We will discuss and agree the method of payment with you before we provide you with services.

Licensee Commissions

The Advice Exchange may also receive initial and/or ongoing commissions from product providers in relation to financial products under an arrangement that began prior to 1 July 2013. If this relates to any advice we provide you The Advice Exchange will ensure the specific details are outlined in your personal advice documents, such as SoA, RoA.

The Advice Exchange does not accept any commissions on new client arrangements entered after 1 July 2014, except for insurance commissions.

An upfront commission is a one-off payment paid by the product provider based on a percentage of the amount of funds you invest or the size of the margin loan you take out.

The Advice Exchange has the following arrangements in place pre-1 July 2013 whereby The Advice Exchange receives commissions from financial product manufacturers or service providers when we use their products or services. This may involve an annual payment to The Advice Exchange and/or a payment calculated by reference to funds under management.

In the interests of transparency, we disclose that The Advice Exchange currently receives the following payments:

- DKN Financial Group will pay The Advice Exchange a sum equal to 0.06% pa based on the balance of total funds held

in the DKN investment platform. For example, if you invested \$10,000 for 12 months, The Advice Exchange would receive \$6;

- OnePath/ING will pay to The Advice Exchange a sum equal to 0.20% pa based on the total balance of funds held in OneAnswer platform. A further amount of up to a maximum of 0.10% pa will be paid by OnePath to The Advice Exchange if you invest in the OneAnswer Select or OneAnswer Frontier investment platforms. Cash, term deposits, mortgage funds, direct shares and capital guaranteed asset classes are excluded from this arrangement. For example, if you invested \$10,000 for 12 months, The Advice Exchange would receive up to \$30;
- Colonial First State will pay The Advice Exchange a sum equal to 0.20% pa based on the balance of funds held in Colonial First Choice, and 0.20% pa based on the balance of funds invested in Colonial FirstWrap. For example, if you invested \$10,000 for 12 months, The Advice Exchange would receive up to \$25;

This payment does not impact on the cost of delivery of product or service to you and is used wholly to defray the costs of professional development training. Also, the inclusion of a product or service on our recommended list is not dependent on support in the form of a marketing allowance or other payments or benefits. Details of any such payments will also be disclosed to you when our advice includes these products.

Education support

From time to time we may receive payment or sponsorship to subsidise the cost of conferences, training or professional development for our representatives. Product issuers receive a range of benefits including being recognised as a sponsor, attendance at conferences and the right to give speaking/training presentations to advisers.

Portfolio instructions

You may specify how you would like to give us instructions, for example, by email, telephone, fax or other means. This instruction and any changes to these instructions should be provided in writing to us. If we provide you with a transaction-related related telephone advice, you may request a record of the transaction-related advice at that time or up to 90 days after this advice.

In ensuring your interests are protected at all times, we require your ongoing instructions and authority before we can proceed with any implementation. In most cases, we will require you to provide us with a signed or expressed authority before we can proceed.

Benefits, remuneration and commission arrangements

Discover Financial Partners Pty Ltd, The Advice Exchange, your Adviser, and any referrers or associates may receive a benefit, commission or fee as a result of the provision of financial services to you. The type of benefit and the amount received will vary depending on the type of Financial Service you require. Gross commission and fees are paid to The Advice Exchange by Fund Managers. Generally, 100% of these funds are then paid to Discover Financial Partners Pty Ltd, who pay a fixed fee to remain part of The Advice Exchange.

Discover Financial Partners Pty Ltd remuneration is based on the fees and commissions they can generate through their activities as representatives. If your Adviser is a shareholder in the entity that employs them, they may receive dividends dependent on the total revenue derived by the employer. If your Adviser is an employee he/she may be paid a salary, and/or a combination of salary and bonus, or other

incentive calculated by reference to the total remuneration generated for their employer. Full details of remuneration and other payments are disclosed to you at the time of any advice.

All representatives are required to keep a Register of Alternative Remuneration which shows any payment other than cash which may be received by them from fund managers / product providers. This register is available for inspection with 7 days notice.

You should be aware that where you have been referred to The Advice Exchange, or where you are referred by us to another service provider, the referring party may receive a referral fee, commission or non-monetary benefit as a consequence of the products or services you purchase. Complete details of any such fee will be disclosed at the time of your advice e.g. in your SOA. We will also disclose details of any sharing of payments that may apply between The Advice Exchange and us.

Other Arrangements

The Advice Exchange is not owned by any financial institution or product provider.

Entities related to The Advice Exchange hold shares in several of its Corporate Authorised Representative's businesses. This means that The Advice Exchange may, by way of dividends, indirectly benefit from the advice fees and/or commissions derived by your Adviser.

Your Adviser, or entities related to your Adviser, also hold shares in The Advice Exchange Solutions Pty Ltd, the parent company of the Advice Exchange, and may therefore benefit from the revenue derived by The Advice Exchange from by way of dividends.

Your Adviser, or entities related to your Adviser, also hold an interest in The Adviser Productivity Trust, a discretionary trust into which a portion of the profit derived by The Advice Exchange can be transferred, and then distributed to advisers of The Advice Exchange at the sole discretion of the trustee based on a combination of performance factors such as contribution to profit, quality of advice and services and compliance with the law.

The Advice Exchange Privacy Statement

We take the protection of your personal information very seriously.

Our full privacy policy is available at www.theadviceexchange.com.au and covers

- how you can access the personal information we hold about you and ask for it to be corrected;
- how you may complain about a breach of the Privacy Act 1988 (Cth), or a registered privacy code and how we will deal with your complaint; and
- how we collect, hold, use and disclose your personal information in more detail.

We will continue to update our privacy policy from time to time and encourage you to re-read this periodically

We collect personal information, including sensitive information (e.g. health information), from you to provide you with our advice and services.

We may also use your information to comply with legislative or regulatory requirements in any jurisdiction, to prevent fraud, crime or other activity that may cause harm in relation to the products or services provided, and to help us run our business.

The Advice Exchange is also required, in accordance with the Anti-Money Laundering and Counter-Terrorism Financing Act (AML/CTF Act) and its corresponding rules and regulations to implement certain client identification processes. We may be required to obtain information about you when providing financial services to you, in order to meet our legal obligations.

We have certain reporting obligations under the AML/CTF Act where information obtained from or about you may be provided to external third parties and regulators in accordance with the requirements imposed on us.

If you do not provide all the information we request, we may not be able to provide an advice, products or services.

Where you have provided information about another individual, you must make them aware of that fact and the contents of this privacy statement.

We may use your personal information to contact you or send you information about other products and services offered by our preferred suppliers. If you do not wish to receive marketing communications from us please call us on 03 9823 1344.

Complaints Procedure

The Australian Securities and Investments Commission (ASIC) supervise the provision of financial planning, investment advice and credit.

You may choose to phone the ASIC toll free Infoline on 1300 300 630. Infoline consultants will talk to you about your rights as well as how to make a complaint which is suspected to be a breach of the law.

We endeavour to provide you with quality financial and credit advice and services. If you have a complaint or concern about the service provided to you, we encourage you to take the following steps:

Contact us first about your concern.

If your concern is not resolved to your satisfaction, you may contact in writing

The Complaints Manager
Level 2,
177 Toorak Road
South Yarra Vic 3141

Fax: 03 9866 6914

Email: info@adviceexchange.com.au

- 1.) If your concern is not resolved, or if you are not satisfied with the decision, you may contact the Financial Ombudsman Service (FOS).

The FOS independently and impartially resolves disputes between consumers, including some small businesses, and participating financial services providers.

The FOS provides an independent dispute resolution process covering complaints about financial services including: banking, credit, loans, general insurance, life insurance, financial planning, investments, stock broking, managed funds and pooled superannuation trusts. You may contact the FOS by:

Writing:
GPO Box 3
Melbourne VIC 3001

Email: info@fos.org.au

Website: www.fos.org.au

Phone: 1300 780 808

- 2.) The Australian Securities & Investments Commission (ASIC) is Australia's corporate, markets and financial services regulator. ASIC contributes to maintaining Australia's economic reputation by ensuring that Australia's financial markets are fair and transparent, and is supported by informed investors and consumers alike. ASIC seeks to protect consumers against misleading or deceptive and unconscionable conduct affecting all financial products and services. You may contact ASIC by:

Writing:
Australian Securities & Investments
Commission
GPO Box 9827
Your Capital City

Or

PO Box 4000
Gippsland Mail Centre
Victoria 3841

Website: www.asic.gov.au

Phone: 1300 300 630

We recommend that before you send your concern to any of these contacts, please contact them first to understand the process of lodging your concern with them.

Contact Us

To discuss your financial goals, please telephone your Adviser's office for an appointment on **(03) 9008-4660**