

Financial Services & Credit Guide

Before seeking our advice, you probably have a number of questions you would like to ask about us and how we can help you. To help you get to know us and decide whether to use our services, we have prepared this Financial Services Guide (FSG) which is designed to explain:

1. Matters we can help you with
2. How we are paid
3. Privacy
4. If you have a complaint
5. Other matters you might want to know

If you need more information or clarification, please contact us.

1. Matters We Can Help You With

- We can help you with the following:
- Retirement planning strategies
- Wealth creation
- Superannuation strategies
- Self-managed superannuation advice
- Salary packaging
- Insurance services
- Gearing strategies
- Social security advice
- Estate planning
- Credit Advice

We are authorised to engage in credit activities and therefore provide assistance to obtain loans for you from a panel of credit providers. The following are some of the credit providers through which we generally conduct business:

- NAB
- Suncorp
- Macquarie Bank
- Firstmac
- ST George Bank

We are licensed to provide financial product advice and deal in some or all of the following financial products:

- Deposit and payment products, including basic deposit products, deposit products other than basic deposit products and non-cash payment products
- Debentures, stocks or bonds issued or proposed to be issued by a government
- Risk insurance products, including life, trauma, income protection and total and permanent disability
- insurance
- Retirement savings accounts
- Securities – Domestic & International
- Superannuation – Personal & SMSF (Self-Managed Super Fund) Managed investments

If we provide personal advice to you, we are required under the law to act in your best interests and prioritise your interests ahead of our own.

You may specify how you would like to give us instructions. For example by telephone, email, fax or other means. But in all cases, we must receive a written confirmation of these instructions.

2. How We are Paid

Fee for Service

We may charge a fee for our service. The fee for service is determined by the scope of works to be done and size and complexity of the advice being provided. Any fee for our service must be paid within seven (7) days of the date of the tax invoice being issued to you.

Insurance Commissions

If we write an insurance policy such as Life, Trauma or Income Protection we will be paid a commission by the insurer. This commission will be retained by us and will be fully disclosed in the Statement of Advice.

Further details about commissions and or other benefits your adviser receives for recommending investments will be available to you when specific recommendations are made in the SoA or Record of Advice (RoA).

Lending Commissions

Our aggregator (Connective) receives commission from the lenders and then pays us commission in relation to loan contracts (such as home and investment property loans) for providing credit assistance.

An upfront commission is payable by lenders in relation to settled (drawn-down) loans and is calculated as a percentage of the loan amount. It is usually paid after settlement of the loan.

Trail commission is payable by lenders in relation to settled (drawn-down) loans. It is calculated monthly on the outstanding loan balance and is paid in arrears.

The upfront and trail commissions that we are paid by lenders are not payable by you. Details of commission to be received will be included in the Credit Proposal Disclosure document that we will provide you with when credit assistance is provided.

From time to time, I may receive a non-commission benefit by way of training, professional development, entertainment, gift, conference attendance, sponsorship, or entry into a competition run by a lender or my aggregator, at no extra cost to you. The nature of such arrangements are temporary, and the occurrence and amounts are often not readily ascertainable, however if they are apparent as a result of assisting you with credit assistance, this will be disclosed to you.

Referrers and Referral Fees

We obtain referrals from a range of sources, including accountants, financial planners, real estate agents and other people. If you were introduced or referred to us, we may pay the referrer a commission or a fee if allowed by law.

Details of any commission or fees being paid to the referrer will be included in the Credit Proposal Disclosure document.

3. Privacy & Marketing

We will need to find out your individual objectives, financial situation and needs before we recommend any financial product 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 us not having your full personal information. You should read the warnings carefully.

We keep a record of the personal information, which may include details of your investment objectives, financial situation and particular needs, you provide to us. On your request, we can provide you with a copy of your personal information and advice documents, which we keep on record for no less than 7 years. Please note that a fee for this service may apply.

We are committed to protecting the privacy of your personal information. Our Privacy Policy governs how we collect, handle, use and disclose your personal information. It also deals with how you can access the personal information we hold about you, ask us to correct it, or make a privacy related complaint.

This policy explains how we respect your right to privacy in accordance with the Australian Privacy Principles contained in the Privacy Act (Cth).

We have team located offshore. These team members are held to the same privacy standards as team in Australia. All of our information is stored digitally in the cloud. We use encryption to protect passwords and secure servers to store your information.

We will automatically add you to our marketing platform (Ontraport). You may opt out of it anytime by using the unsubscribe feature located in the email or you may email: marketing@intrepidwealth.com.au to request that we remove you from our database.

What Information Do We Collect and How Do We Use It?

We will collect personal information when we do business with you. This may include a broad range of information from your name, address and contact details to other information about your qualifications, employment history and financial information.

If you choose not to supply any of the information we request, our ability to assist you may be limited. We will use your personal information:

- to conduct our business
- to manage our business relationships with you and with others, including our Credit Providers
- to complete a transaction on your behalf
- to provide you with information about our products and services

From time to time, we will use your contact details to send you direct marketing communications including offers, updates and newsletters that are relevant to the services we provide. We may do so by mail or electronically unless you tell us that you do not wish to receive electronic communications.

You can unsubscribe by notifying us and we will no longer send information to you.

How Do We Hold and Protect Your Information?

We strive to maintain the relevance, accuracy, completeness and currency of the personal information we hold and to protect its privacy and security. We keep personal information only for as long as is reasonably necessary for the purpose for which it was collected or to comply with any applicable legal or ethical reporting or document retention requirements.

We hold the information we collect from you on our secure database. In some cases, your file is archived and sent to an external data storage provider for a period of time. We only use storage providers who are also regulated by the Privacy Act.

We take all reasonable steps to protect your personal information from misuse, interference, loss, unauthorised access, modification or exposure. Access to your information is restricted to those employees whose job requires that information. Access to our premises and computer systems is restricted through locks, password protection, internet firewalls and routers.

We will take reasonable steps to destroy or de-identify your personal information when your personal information is no longer required for our business functions.

Will We Disclose the Information We Collect to Anyone?

We do not sell, trade or rent client lists or personal information to any third party. We will disclose personal information about you to our credit providers and agents where it relates to our credit assistance.

In all cases we will only disclose that information that is strictly required, and take all reasonable steps to ensure that your personal information is handled in accordance with the Australian Privacy Principles.

Otherwise, we will not disclose personal information unless you consent, we are required to do so by law or under some unusual other circumstances which the Privacy Act permits.

How Can You Access, Update or Correct the Information We are Holding?

If you believe that we are holding inaccurate, incomplete, irrelevant or out of date data about you, you may ask us to correct it. You can make a request for access to or correction of your personal information by contacting us anytime.

In some limited circumstances we may need to refuse access to your information or refuse a request for correction. If this is the case, we will advise you as soon as possible after your request and provide you with our reasons for the refusal.

What Happens if You are Not Happy with How Your Information is Handled?

If you have concerns about whether we have complied with the Privacy Act or this Privacy Policy and would like to make a complaint please contact us. Your complaint will be considered through our internal complaints resolution process and we will try to respond with a decision as soon as possible.

Your Consent

By asking us to assist, you consent to the collection and use of the information you have provided to us for the purposes described above.

For more information on your privacy rights please visit www.privacy.gov.au

4. If You Have a Complaint

We are committed to providing quality advice to you. This commitment extends to providing accessible complaint resolution mechanisms for you.

If you have any complaint about the service provided to you, you should contact Philip Patterson on 0411 680 978 or 02 9199 8518 about your complaint and we will try and resolve your complaint within 45 days.

If after 45 days we cannot reach a satisfactory resolution to your complaint, we are a member of the Australian Financial Complaints Authority (AFCA) and you can raise your concerns with them through the contact details below:

AFCA

By Telephone: 1800 931 678

Online: www.afca.org.au

By Post: GPO Box 3, Melbourne VIC 3001 By Email: info@afca.org.au

5. Other Matters You Might Want to Know

We will also provide you with a SoA whenever we provide you with any advice which takes into account your objectives, financial situations and or needs. The SoA will contain the advice, the basis on which it is given and information about fees, commissions and associations which may have influenced the provision of the advice.

If we give you further advice, or when no financial product is recommended, a RoA may be provided to you instead of a SoA. You can request a copy of RoA by contacting us (if you have not previously received a copy) within 7 years of that further advice being given.

In the event we make a recommendation to acquire a particular financial product (other than securities) or offer to issue or arrange the issue of a financial product, we must also 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.

We hold professional indemnity insurance cover for activities conducted under our AFS licence which we believe satisfies the requirements of s.912B of the Corporations Act 2001 for compensation arrangements. The insurance will cover claims in relation to the conduct of authorised representatives, representatives and employees who no longer work for the Licensee (but who did at the time of the relevant conduct).