



## FINANCIAL SERVICES GUIDE

### Affinity Accountants Pty Ltd as trustee for the Affinity Unit Trust

Date: 20 September 2016

This Financial Services Guide (“FSG”) is provided by: Affinity Accountants Pty Ltd ACN 100 705 931 as trustee for the Affinity Unit Trust AFSL No. 485811 (“we” or “us”).

#### Purpose of FSG

This FSG sets out key information about the financial services we may provide to you. It also sets out information about your rights with respect to the financial services we provide.

We strongly recommend that you read and understand this FSG before you engage us to provide you with any financial services. If you have any questions, please contact us.

#### Financial services we provide

We hold a limited AFSL which authorises us to:

- provide financial product advice on self-managed superannuation funds (“SMSF”).
- provide financial product advice on your existing superannuation products, but only to the extent required for:
  - making a recommendation that you establish a SMSF; or
  - providing advice to you on contributions or pensions under the superannuation product.
- deal (issue, acquire, dispose) or arrange to deal in a SMSF.
- provide class of product advice with respect to:
  - superannuation products;
  - securities;
  - simple managed investment schemes;
  - general insurance products;

- life risk insurance products; and
- basic deposit products.

Class of product advice allows us to consider your personal circumstances in determining the appropriate kind of financial product that is suitable to you. However it does not allow us to recommend any particular financial product.

#### How can you provide us with instructions?

You can give us instructions by phone, email or any other means that we agree with you from time to time.

#### Who do we act for?

As an AFSL holder, we act on our own behalf when providing you with financial services. We are independent, and are not aligned with any product issuer or re-seller.

#### Fees and charges

##### Initial

We will charge you a fee for the financial services we provide to you. That fee may either be a fixed fee or based on the amount of hours it takes us to prepare and provide you with the financial services. These fees will be included in the statement of advice (“SOA”) which will be provided to you.

We do not receive any commissions from product issuers or re-sellers.

Our advisers do not receive any commission payments. They are paid a salary which does not change depending on the amount of financial services they have provided.

##### Ongoing

If you enter into an ongoing service arrangement with us, we will charge you a yearly fee. This will be disclosed in the SOA.



**Affinity Accountants Pty Ltd**  
ABN: 63 189 296 087 ACN: 100 705 931  
T: +61 3 9686 0400  
F: +61 3 9686 8835  
9 Meaden Street, Southbank 3006  
3/72 Gheringhap Street, Geelong 3220  
[www.affinityaccountants.com.au](http://www.affinityaccountants.com.au)  
**ACCOUNTING, TAXATION & BUSINESS ADVISORS**

### *Accounting*

We may charge you additional fees, which arise as a result of the implementation of any advice we provide you. For example, audit or compliance fees in relation to the SMSF that is established. These fees are not related to the financial services we provide you, and will be set out in the engagement letter we enter into with you.

Please contact us if you require any further information about how we or our advisers are remunerated.

### **Documents you may receive**

If we provide you with financial advice, we will provide that advice to you in a SOA. The SOA will contain, the basis upon which we provide the advice, and specific information about the remuneration we receive.

We may also record our advice through preparing a record of advice ("**ROA**") in some circumstances instead of providing you with a SOA. If you have not been provided with the ROA, you may request a copy of it free of charge at any time within 7 years after the advice was provided to you, by contacting us.

If you enter into an ongoing arrangement with us, you will receive a fee disclosure statement each year and a renewal notice every two years.

### **Associations**

We are required to disclose any associations or relationships between us, our related entities and product issuers that could reasonably be capable of influencing the financial services we provide to you. No such associations or relationships exist.

### **Complaints**

We are fully committed to providing quality financial services. However if you are unhappy with our services, we have an internal complaint process to deal with your concerns.

#### *Step 1*

Please contact us if you have any complaints with respect to our financial services. Please provide us with as much information about the complaint as you can. We will then attend to your complaint, and may contact you for more information. Once we have enough

information, we will endeavour to resolve your complaint in 5 business days.

#### *Step 2*

If you are not happy with the outcome, you may request that our compliance officer review your complaint and our proposed resolutions. The compliance officer may contact you for more information. The compliance officer will contact you with his or her decision.

#### *Step 3*

If you are still not satisfied with the decision or we do not respond to you within 45 days after you make the initial complaint, you can contact our external dispute resolution provider, Financial Ombudsman Service (**FOS**). FOS' details are:

Telephone: 1800 367 287

Website: [www.fos.org.au](http://www.fos.org.au)

Mail: GPO Box 3  
Melbourne VIC 3001

You may only contact FOS once you have followed the procedure above.

### **Compensation arrangements**

We hold professional indemnity insurance in respect of our financial services which complies with the *Corporations Act 2001* (Cth). The professional indemnity insurance covers all of the financial services you are provided, even if they were provided by a person who is no longer our adviser.

### **Further Information**

If you have any further queries about our financial services, please do not hesitate to contact us.

### **Contact us**

Affinity Accountants Pty Ltd as trustee for the Affinity Unit Trust

9 Meaden Street  
Southbank VIC 3006

Ph: 03 9686 0400

Email: [info@affinityaccountants.com.au](mailto:info@affinityaccountants.com.au)