

Financial Services Guide Part 1

Version Number 1.2

This Financial Services Guide ('FSG') has been authorised for distribution by the authorising licensee, Match Financial Services Pty Ltd ABN 83 689 042 493, AFS Licensee 700091 ('Match FS'). Match FS is the financial services licensee that authorises your Match FS financial adviser ('Adviser') and their firm ('we', 'us', 'our') to provide financial services.

This is an important document designed to provide you with information to make an informed decision about whether to use the financial services that we provide.

This FSG is divided into two parts and both parts must be read in conjunction as together they form the full FSG. Part One of this FSG provides high level disclosure of the financial services provided by us as well as important information about Match FS whereas Part Two of this FSG is an Adviser Profile and more specifically outlines the financial services provided and products recommended by us.

Contacting us If you need to contact us, you can contact Match FS using the following details:



Level 1/284 Oxford St, Leederville
WA 6007



0467633352

Part One

Part One of this FSG contains information about:

- ▶ Match FS, as the holder of the Australian financial services license that authorises us to provide financial services.
- ▶ Lack of Independence disclosure statement.
- ▶ Authorised Representatives Profile – Part Two
- ▶ Relationships or associations with other entities, that could create potential conflicts of interest.
- ▶ Other disclosure documents you may receive.
- ▶ The financial services and types of products we provide or recommend.
- ▶ Collecting your personal information and providing us with instructions.
- ▶ Fees or costs that may apply to you.
- ▶ Remuneration that we, your Adviser or a related entity may receive, and
- ▶ What you can do if you are not happy with our services or have a complaint.

Who Is Match Financial Services Pty Ltd?

Match FS holds an Australian Financial Services Licence No 700091 (AFSL) issued by the Australian Securities and Investment Commission (ASIC). Match FS conducts business through its financial advisers who are appointed as Authorised Representatives under Match FS's AFSL. Where Match FS has appointed a corporate entity as an Authorised Representative, employees of that company who give advice will also be authorised by Match FS. Match FS is responsible for the advice and conduct of your Match FS financial adviser. We are not responsible for any unauthorised services that they may offer (to the full extent permitted by law), so please check the services your adviser offers in FSG Part Two.

Lack of Independence

Match Financial Services Pty Ltd and its Representatives listed in FSG Part 2 are not independent, impartial, or unbiased because we:

- Receive commissions for the advice we provide on life risk insurance products.

Authorised Representative Profile – Part Two

Your financial adviser will be the Authorised Representative listed in Part Two of this FSG.

This FSG must be read in conjunction with the Authorised Representative Profile as it forms part of this FSG. It provides detailed information about your financial adviser such as their contact details, referral sources and the types of financial products and services they are authorised to advise/deal in. Please retain both Part One and Part Two of the FSG for your reference and any future dealings with Match FS and your financial adviser.

Relationships or associations with other entities?

Match FS and its Advisers work closely with many professional people and organisations such as accountants and solicitors. Where referrals are received from these sources on a business-to-business level, a referral fee may be paid.

We have a referral arrangement between Match Financial Planning PTY LTD and Finance 365 PTY LTD. Match Financial Services may pay Finance 365 20% of revenue after License fees less \$2,200 for costs.

Please note, Referral fees may not be received by or paid to advisers individually. This is to ensure that conflicts of interest can arise. It must also be noted that Match Financial Services and Match Financial Planning do not accept payment of referral fees where we refer clients to accountants, Lawyers or mortgage brokers.

Also note that referral fees are not a separate charge to you, they are paid from the fees received by Match FS.

What Other Documents Might You Receive?

You might receive the following documents when your Adviser provides financial services to you:

Statement of Advice (SoA) If your Adviser provides personal advice tailored to your circumstances and needs you will receive a SoA. The information contained in the SoA will help you make an informed decision in relation to the advice provided. It also sets out the advice, the reasons for the advice and details about any remuneration payable.

Record of Advice (RoA) Where further advice is provided to you in reference to previous advice (SoA) and there have been no significant changes to your relevant personal circumstances, your adviser will provide you with a RoA. There are no limitations in relation to time or how you make your requests for a copy of the RoA.

Product Disclosure Statement (PDS) You will receive a PDS if your Adviser recommends a financial product or offers to arrange the issue of a financial product on your request. The PDS contains information about a financial product's features, fees, benefits, and risks.

Advice Services We Provide

Our licence can provide advice in the following financial products:

- Basic and non-basic deposit products.
- Life insurance.
- Government debentures, stocks, and bonds.
- Managed investment schemes including IDPS.
- Retirement Savings Accounts.
- Securities.
- Superannuation including Retirement income stream products.

Based on the information collected from you, your Adviser will consider the tax consequences that relate directly to the financial advice being provided. However, this financial advice will not include an assessment of your overall tax position. To determine how your Adviser's financial advice fits with your overall tax position, you should seek separate tax advice about liabilities, obligations or claim entitlements that arise, or could arise, under a taxation law.

Instructing your Adviser

You will generally need to instruct your Adviser in person and your signature will be required for verification. For some products and services though, special arrangements can be put in place to instruct your Adviser by electronic means, for example phone, e-mail, or fax.

What Information Should You Provide to Receive Personal Advice?

Your adviser must act in your “Best Interests”. To assist your adviser in acting in your best interests, as well as helping us to advise you in an appropriate manner and protecting you throughout our relationship, we request you.

- ▶ Supply accurate information about your personal circumstances, needs and objectives.
- ▶ Update your adviser on any changes to this information.
- ▶ Do not make any payments for investments, contracts, or fees “made payable” to your adviser.
- ▶ Never sign blank forms.
- ▶ Never sign any form or agree to any recommendation without fully understanding what you are signing or agreeing to.

You have the right to withhold personal information, but this may have an impact on the appropriateness of the advice you receive. You should read any warnings contained in any advice document (whether SoA or RoA) carefully before making any decision relating to a recommended financial strategy and/or product. Your adviser will request you sign an acknowledgement if you do not wish to provide complete information or if they believe that the information is not accurate.

How We Handle Your Personal Information

Match FS and we are committed to ensuring the privacy and security of your personal information. As part of our continuing commitment to client service and maintenance of client confidentiality Match FS has adopted the principles set out in the Privacy Act 1988. For further details you can refer to Match FS’s Privacy Policy.

Non-Advice Transactions

At times you may wish to make an investment transaction and 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 form. Any assistance we provide to complete your transaction should not be taken as a recommendation or endorsement of the product or transaction.

How do You Pay for Match Financial Services Advice and Services?

All advice fees and commissions are required to be paid directly to Match FS as the licensee. Match FS retains a set monthly fee for the services it provides to us, and the balance is passed on to us. If the fees, commissions, or benefits are not calculable at the time we provide personal advice, we will describe the manner in which they are calculated at the time the advice is given or as soon as practicable after.

Financial Advice Fees

Fees may be a Fixed Rate Fee, Hourly Rate Fee, or a combination of both depending on the complexity of your personal situation and the time and effort in the work done for you. The fees will be discussed and agreed with you prior to services being provided. If advice is provided the fees will be disclosed in your Statement of Advice (SoA).

Ongoing fee arrangements may be based on a Flat Fee or an Asset Scale Fee. These will be outlined in FSG Part 2.

Retail Insurance Product Commissions

Match FS may be paid initial and ongoing commissions by retail insurance product issuers where you acquire any of the retail insurance products via our services.

Where the commission in the first year is greater than that payable in later years, the maximum upfront (year 1) commission is 66% and the maximum ongoing (years 2+) commission is 22% (inclusive of GST). For example, for an insurance premium of \$1,000, the commission is up to \$660 upfront and up to \$220 each year thereafter.

Where upfront and ongoing commissions are the same, there is no legislated maximum however product providers generally pay up to 33%.

Where the insurance product(s) was purchased prior to 1 January 2018, we may continue to be paid commissions in the same manner as what would have previously been advised to you at the time of obtaining the product(s).

Other Benefits We May Receive

Match FS has purely commercial relationships with several of Australia’s leading life risk and wealth management product providers. These companies may give Match FS or your financial adviser non-commission benefits such as

entertainment or sponsorship up to a maximum value of \$300 per annum. Both Match FS and your financial adviser maintain a Register to document any alternative forms of payment received. These registers are publicly available and must be provided within 7 days after request.

Complaints, Privacy & Compensation Arrangements

We always strive to provide quality advice and service and welcome any feedback that allows us to continue to improve our services.

What to Do If You Have a Complaint.

We are committed to resolving your concerns. If you are not fully satisfied with any part of the service or advice for whatever reason, you should take the following steps:

Step 1: Contact your Adviser.

If you have a complaint or are not satisfied with the advice or services provided to you, you should contact your Adviser in the first instance and discuss your concerns with them. Most complaints can be resolved quickly and fairly at this stage.

Step 2: Complaints Manager.

If your complaint has not been resolved to your satisfaction, you can contact our Complaint Resolution Manager by:



Level 1/284 Oxford St, Leederville
WA 6007



compliance@matchfp.com.au



0467633352

Step 3: Australian Financial Complaints Authority (AFCA)

If you are not satisfied with our handling of your complaint or our decision, you may refer your complaint to the Australian Financial Complaints Authority (AFCA). The AFCA offers a free independent dispute resolution service for consumer and small business complaints.



Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001



info@afca.org.au



1800 931 678 (free call) Email:



www.afca.org.au

Information about your rights can also be obtained from the Australian Securities and Investments Commission on 1300 300 630.

Our Compensation Arrangements

We have professional indemnity insurance cover in place and these arrangements comply with the requirements for compensation under the Corporations Act. Our professional indemnity insurance is subject to terms and exclusions and generally covers claims arising from the actions of our current and former employees or authorised representatives whilst they acted on our behalf.

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