



FINANCIAL SERVICES GUIDE

Australian Financial Services License Number: 343939

Version 1.2
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Why do you need this guide?

This document is our *Financial Services Guide*; it is designed to assist you in deciding whether or not you wish to use any of our services. It provides you with information about us, how we deal with you and others, how we are remunerated, any potential conflicts of interest that we may have, our dispute resolution procedures, and how we hope to satisfy your needs.

Key information regarding us and how we do business is set out within this document, however if you need more information please contact us *before obtaining our professional advice*.

What kinds of financial services do we offer?

We can advise and deal in relation to the following kinds of financial products:

- Deposit Products; i.e. cash accounts and term deposits;
- Government Debentures, stocks or bonds;
- Securities; i.e. shares listed on the Australian Stock Exchange;
- Standard Margin Lending Facilities;
- Derivatives; i.e. options and warrants;
- Superannuation;
- Retirement Savings Accounts;
- Managed Investment Schemes including Investor Directed Portfolio Services; i.e. wrap accounts and managed funds
- Investment Life Insurance Products; and
- Life Risk Products i.e. income protection, trauma cover and life insurance.

We are able to provide:

- Advice on investment objectives and strategies to help you achieve your financial goals;
- Advice on structuring your investments and superannuation for maximum tax effectiveness and flexibility;
- Regular reviews of your financial planning strategies, objectives and portfolio investments;
- Share market trading and portfolio construction and monitoring;
- Advice of borrowing money to purchase investments using a standard margin lending facility;
- Administration of and reporting on your investments;
- Advice on cash flow management and wealth creation strategies;
- Advice on retirement and income stream planning; and
- Life insurance, income protection and personal financial risk management strategies.

Who will provide the advice or service and how will they be paid?

Your adviser will be an employee of Intas Financial Services Pty Ltd, authorised to provide you some or all of the financial services we offer. Not all of our advisers are authorised to provide advice or deal in all of the products and services we offer. Any restrictions placed upon your adviser will be noted on their issued authority, a copy of which is available on request. Your adviser is paid a salary and may earn a bonus if particular compliance and revenue targets are reached. Please note, Intas Financial Services Pty Ltd does not provide financial services in relation to Foreign Exchange or General Insurance Services.



INTAS FINANCIAL SERVICES

Who do we act for?

We act for you, our client. Even though some of our remuneration may come from the Product Issuers that we place your business with, our responsibility and legal obligations are to you, our client.

Can we provide you with specific personal advice tailored to your individual needs?

Yes we can, but to do so we need your assistance. We need to fully understand *your* requirements and expectations of the financial services and/or products that you wish to purchase. This is achieved by us conducting a complete “needs analysis” for you, where you provide us with details of your personal objectives, financial situation and any other relevant information.

When we do offer you advice regarding any *retail* financial product, whether it be personal or general, you will receive a **Statement of Advice** detailing the advice given. This will include the basis of the advice, any recommendations about this particular financial product and the fees / commissions received if this financial product is purchased by you. It will also include information about any associations or relationships that we have that could affect this advice. If a *retail* financial product is recommended to you, you will also receive a **Product Disclosure Statement** setting out the specific details of that product. If you are not given personal advice regarding a *retail* financial product, or the advice does not contain recommendations about a *retail* financial product, but you nevertheless proceed to acquire a *retail* financial product you will still receive a **Product Disclosure Statement** before you acquire the product.

If it is not possible to provide any of these documents when stated, they will be provided to you as soon as practical thereafter.

What information do you maintain in my file and can I access it?

We maintain details of your identity and other personal information, as well as a record of the advice given to you. We are committed to protecting your personal information and will only disclose this information with your consent. When you purchase certain financial products we are required to provide your personal information to effect the investment or policy. We may also be required to disclose your personal information to abide with law. Should you wish to examine the personal information maintained in your file, please ask us and we shall make arrangements for you to do so. Depending on the work involved to fulfil your request there may be a charge for this.

Is your personal information safe with us?

We are covered by the Federal Privacy Act 1988 and its Australian Privacy Principles, which set out the standards for the collection, use, disclosure and handling of personal information. Full details of our Privacy Policy are available from our office upon request.

How can you access our services?

You can provide us with your instructions and access our services in the following ways:

- In writing
- By facsimile
- By email
- By telephone
- In person

Some financial products have specific rules regarding the giving of instructions. These rules are contained in the relevant **Product Disclosure Statement**.

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Australian Financial Services Licence Number 343939



INTAS FINANCIAL SERVICES

How are we remunerated for our services?

We will be remunerated for our services by one or a combination of the following:

- A fee based on the time we spend for services provided; ie an hourly charge or a quoted fixed fee;
- A fee based on the value of the funds you invest; ie a percentage of the amount you invest;
- An annual fee for providing an ongoing financial service;
- When placing personal insurances for you we normally receive a percentage of the premium you pay from your Product Issuer, this is known as commission. The level of commission that we receive varies from 0% to a maximum of 88%. As an example on a premium paid of \$5,000, Intas could earn up to \$4,400 (88%). We will advise you of the level of commission that we will receive for all *retail* financial products in our *Statement of Advice*;
- Brokerage for transactions of securities listed on the Australian Securities Exchange (ASX). Brokerage fees will vary between 0.55% (for large transactions) and 1.1% (for small transactions), subject to a fixed minimum fee. As an example on a transaction worth \$20,000, Intas could earn up to \$220. Any brokerage relating to a share or derivative transaction will be disclosed before you undertake the service.
- Commission paid to us by Financial Product Issuers out of their fees, whilst you hold the product;
- We may also from time to time receive some other forms of material benefits from our suppliers.

Any fees that we either intend on charging or are paid by Product issuers or referral agents will be disclosed in your *Statement of Advice*, which will generally be provided before we proceed to act on your instructions.

What can you do if you are not happy with your policy or investment?

All *retail* products are subject to a 14 day cooling off period. This means that if you are not happy with the product you have purchased within the first 14 days, you are able to withdraw from the contract and obtain a full refund of monies paid.

Do we have any relationships that might influence our advice or will anyone be paid for referring you to us?

Where clients are referred to us by others, we may pay that person or entity a fee or commission in relation to that referral. If that happens we will tell you who will receive the fee or commission and how much they will receive in your *Statement of Advice*.

What happens if we make a mistake?

Although we will endeavour to provide the best service possible, mistakes can and do happen. In the unlikely event of a mistake, we will ensure you are compensated appropriately. If we are unable to fund the compensation ourselves, we hold a Professional Indemnity Insurance Policy that will provide you will a level of protection that complies with current law. This policy extends to claims relating to the professional services provided by us and our employees, including claims that may arise after their employment with us has ceased for conduct while they were employed.



INTAS FINANCIAL SERVICES

What can you do if you have a complaint with us, the service provided by us, or any of our staff?

In the unlikely event that this may occur (and also to comply with our legislative requirements) we do have a dispute resolution mechanism. This consists of our internal Complaints Procedures and an external body, the Australian Financial Complaints Authority, of which we are members. Any complaints will be promptly handled by our complaints officer, who will consider the complaint and hopefully resolve it without the need to involve the Australian Financial Complaints Authority.

If you have a complaint about us, our service, or a member of our staff you can lodge your complaint by contacting:

The Complaints Officer
Intas Financial Services Pty Ltd
PO Box 27
LAUNCESTON TAS 7250

Phone (03) 6334 6922
E-mail enquiries@intasgroup.com.au

Or

Australian Financial Complaints Authority
GPO Box 3
MELBOURNE VIC 3001

Phone 1800 931 678
E-mail info@afca.org.au
Website www.afca.org.au

For further information about your rights you can contact the Australian Securities and Investments Commission on their information line at 1300 300 630.



INTAS FINANCIAL SERVICES

Client Acknowledgement

I / We confirm that I / We have been provided with a copy of Intas Financial Services Pty Ltd's *Financial Services Guide* Version 1.2, dated 1 November 2018.

Name: _____

Signature: _____

Date: _____

Name: _____

Signature: _____

Date: _____