



Financial Services Guide and Credit Guide

Nexia Sydney Financial Solutions Pty Ltd



Part 1

Licensee

Nexia Sydney Financial Solutions Pty Ltd (ABN: 88 077 764 222 AFSL: 247 300)

Level 16, 1 Market Street SYDNEY NSW 2000

Phone: 02 9251 4600

Issue Date 01/01/2021

Version 012021

This Financial Services Guide and Credit Guide has been authorised for distribution by the authorising licensee:

Nexia Sydney Financial Solutions ('Nexia')

ABN 88 077 764 222

Australian Financial Services Licence No. 247300 ('AFSL')

Australian Credit Licence No. 247300 ('ACL')

16/1 Market St SYDNEY NSW 2000

PO Box H195 Australia Square NSW 1215

Email cwilford@nexiasydney.com.au

Website: www.nsfmancial.com.au

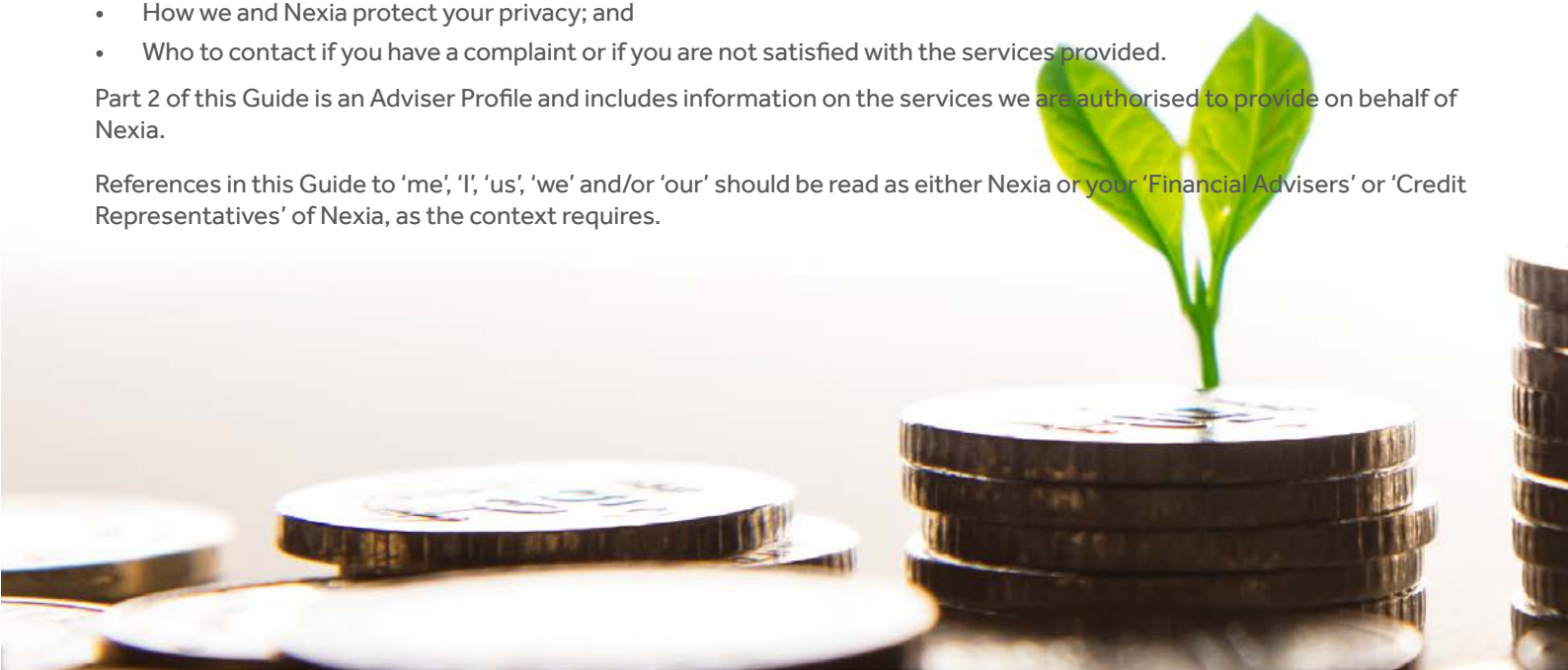
This Financial Services Guide and Credit Guide ('FSG and CG' or the 'Guide') provides you with important information about Nexia Sydney Financial Solutions ('Nexia' or 'Licensee'), and its Financial Advisers, who will provide you with the financial services described in this Guide. It is designed to help you evaluate and make an informed decision about whether to use the financial services or credit services described in this Guide. We suggest you retain this Guide for your future reference. If any part of this Guide is not clear, please speak to your Financial Adviser.

This Guide consists of two parts. Part 1 of this Guide contains important information about:

- The financial services we offer as Financial Advisers of Nexia;
- Nexia as the holder of an AFSL;
- The financial services that Nexia offers;
- The process we follow to provide financial services;
- The credit services we offer as Credit Representatives of [Nexia];
- Nexia as the holder of an ACL;
- The credit services that Nexia offer;
- The process we follow to provide credit services;
- How we, our associates, and Nexia are paid;
- Any arrangements which may influence our advice to you;
- How we and Nexia protect your privacy; and
- Who to contact if you have a complaint or if you are not satisfied with the services provided.

Part 2 of this Guide is an Adviser Profile and includes information on the services we are authorised to provide on behalf of Nexia.

References in this Guide to 'me', 'I', 'us', 'we' and/or 'our' should be read as either Nexia or your 'Financial Advisers' or 'Credit Representatives' of Nexia, as the context requires.



Contents

This document contains:

Section 1

Financial Services Guide

Page 5 - 9

Section 2

Credit Guide

Page 10 - 12

Section 3

Privacy Statement

Page 13

Section 4

Are you Satisfied?

Page 14



Part 1

Part 1 contains the following sections:

- Financial Services Guide (Section 1);
- Credit Guide (Section 2)
- Privacy Statement (Section 3); and
- Are you Satisfied? (Section 4).

You must read each of these sections in conjunction with Part 2, which provides more detail to allow you to make an informed decision about whether to use the financial services we offer.

Together, these documents form the complete FSG and CG which we, as Financial Advisers and Credit Representatives are required to provide.

Who is Nexia Sydney Financial Solutions Pty Ltd?

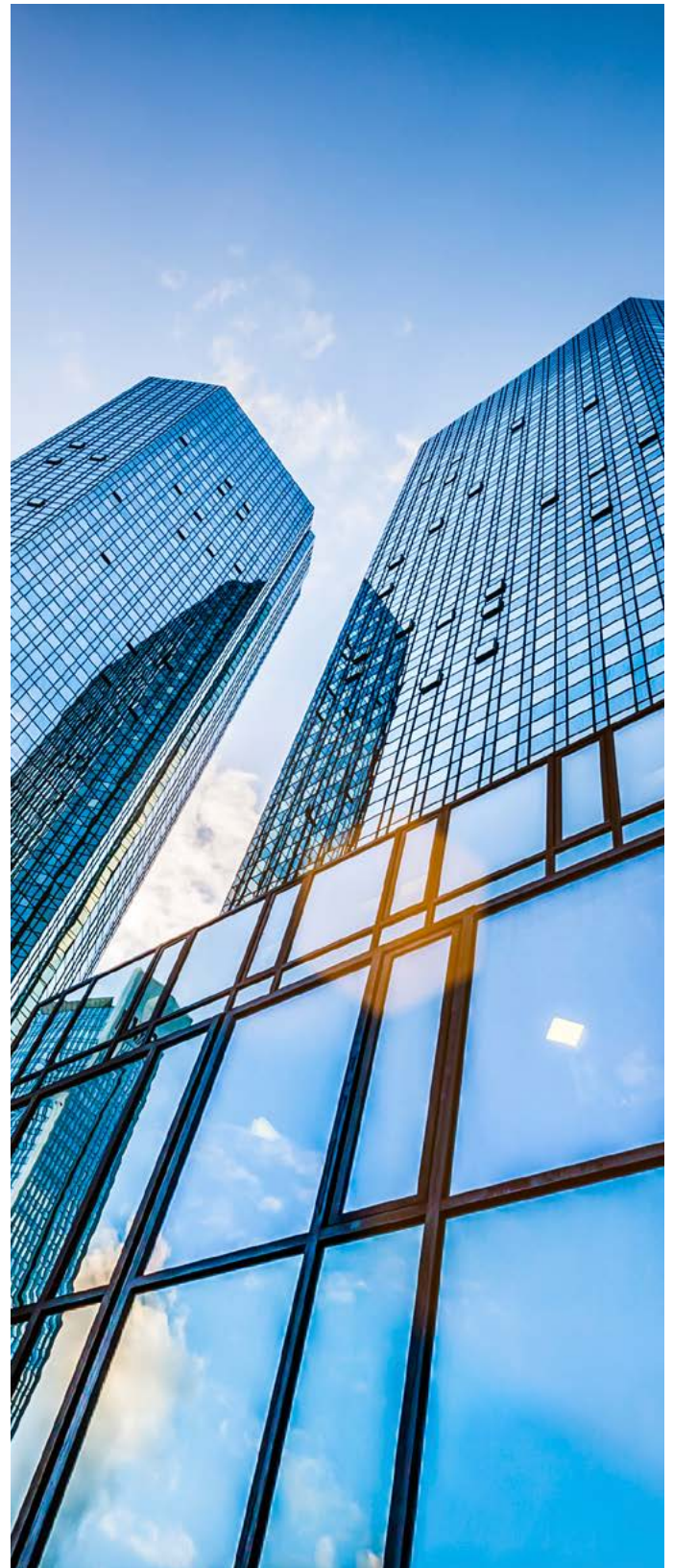
Nexia holds an AFSL and ACL issued by the Australian Securities and Investments Commission and is a wholly owned subsidiary of Nexia Sydney Group Pty Ltd. Nexia Sydney has been operating as an accounting firm since 1977 and has been involved in the provision of financial advice for its clients for more than 30 years. Nexia has operated under its own AFSL since 2004.

Our employed Financial Advisers will act on behalf of Nexia when providing the financial services they are authorised to provide under Nexia's AFSL.

If your adviser is registered as a Credit Representative, they will act on behalf of Nexia when providing the credit services they are authorised to provide under Nexia's ACL.

Further information on these services is set out in the FSG and CG Part 2 Adviser Profile.

As the holder of an AFSL and ACL, Nexia is responsible for the financial services and credit services we provide to you. Nexia acts on its own behalf when these financial services and credit services are provided to you. For credit services, Nexia utilises the services of the AFG (Australian Finance Group) to facilitate the implementation of mortgages and other credit products with various institutions.



Section 1 Financial Services Guide

What other Information Should you Consider Before Deciding Whether to Proceed with our Recommendations?

If you receive personal financial advice this will be documented in a Statement of Advice (SoA), or in specific circumstances a Record of Advice (RoA), that confirms the discussions you have had with us, the recommendations we are making and the basis for those recommendations. These documents will also explain how those recommendations will work towards achieving your goals, any relevant fees received by us, and any associations with financial product providers.

When a financial product is recommended to you, you will be provided with a Product Disclosure Statement (PDS) or other disclosure document issued by the product provider. Among other things, the PDS contains information about the risks, benefits, features and fees payable in respect of the product. In combination, these documents will help you make an informed decision about whether to proceed with our recommendations.

Who Provides the Financial Services Described in this FSG and CG?

The financial services described in this FSG and CG are provided by us as Financial Advisers of Nexia.

Part 2 of this Guide contains further details about your Financial Adviser, including their experience, qualifications and professional memberships.

Who is Responsible for those Financial Services?

As the holder of an AFSL, Nexia is responsible for the financial services we provide to you. In relation to the financial services offered in this FSG and CG, Nexia, as the holder of an AFSL, does not act on behalf of any other person or licensee. Nexia is only responsible for the services offered in the FSG and CG.

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

What Financial Services do we Offer?

We are authorised, on behalf of Nexia, to provide financial product advice and to deal in a wide range of products (unless otherwise stated in Part 2 of this Guide):

- Deposit products;
- Government debentures, stocks or bonds;
- Life investment and life risk products;
- Managed investment schemes including investor directed portfolio services;
- Standard margin lending facilities;
- Retirement savings account products;
- Securities (e.g. shares); and
- Superannuation products.

Some of the services we can provide you (unless otherwise stated in Part 2 of this Guide) are:

- Financial planning advice;
- Wealth accumulation advice;
- Superannuation advice, including self-managed superannuation funds;
- Redundancy advice;
- Retirement advice;
- Gearing strategies;
- Cash flow advice;
- Social security benefits advice;
- Life and disability insurance advice; and
- Estate planning services (financial planning).

What Products are Available?

A range of financial products offered by many leading financial product providers are available to our advisers when they provide personal advice.

Nexia also provides an extensive list of approved life insurance products with various life insurance underwriters, to allow for the delivery of life insurance advice.

How do we Ensure that The Personal Advice we Give you Suits your Needs and Objectives?

To ensure your adviser provides personal advice that is appropriate, we firstly need to understand your objectives, financial situation and needs. Your adviser (referred to as

'we' below) will follow a step-by-step process as outlined below:

1. We will meet with you for an initial consultation. During this meeting we will discuss your expectations and provide you with details of the services we can offer.
2. We will collect all the information we need from you, including your objectives, financial situation and needs. If you do not wish to provide the information we require, we will advise you of the possible consequences of not disclosing all of this information and the impact on the recommendations given. This may include not being able to provide advice on the subject matter you request.
3. We will help you identify your goals and may discuss your attitude towards investment risk.
4. We may consider strategies and areas such as income, social security, insurance, cash and estate planning requirements. Where we recommend a financial product we will also conduct a reasonable investigation of the financial products that may be suitable to implement the strategies as part of the recommendations. Based on these and other considerations, we will prepare and present you with a written SoA, or in some cases depending on the circumstances, and RoA.
 - a. Where we recommend financial products, we will provide you with a PDS or other disclosure document containing information about each product recommended, to help you make an informed decision about whether to invest in or acquire that product.
5. We will discuss our recommendations with you, make any changes you require and ask you whether you would like us to implement those recommendations on your behalf.
6. If you agree, we will then implement those recommendations.
7. We will meet with you periodically to review your financial circumstances if we agree to an ongoing advice service arrangement which includes a regular review component.

We will also explain to you any significant risks of the financial products and strategies which we recommend to you. If you are unclear of the risks, do not hesitate to question us further. In certain circumstances, we may

not provide you with personal advice via a SoA or RoA, as outlined above. These circumstances may include:

1. Where we provide you with only general advice, such as through seminars and newsletters;
2. Further advice or verbal advice – if you previously received advice recorded in a SoA, any further personal advice provided by us may be recorded in a RoA. We will not necessarily provide you with a copy of the RoA unless you request it (see below).

What Documents do you get if we Provide Further Advice?

Where a further review is conducted and personal advice is provided, in some circumstances we are not required to provide you with a SoA for this further advice. Where this is the case, if you have not already been provided with a RoA, you may request a copy of the RoA from us by contacting us (on any of the contact details set out in Part 2 of this Guide) for a period of seven years from when the further advice was first provided to you.

How can you Instruct us?

You may specify how you would like to give us instructions, for example, by phone, fax or email using any of the contact details set out in Part 2 of this Guide. Alternatively, you may provide instructions to us in person. Where instructions are provided by telephone, these must be confirmed in writing.

Other Services

We may provide services other than financial planning services. For example, we may also act as your accountant or legal adviser, or advise you on real estate investments. While we may provide these other services, you should understand that these other services are not provided on behalf of Nexia's AFSL and Nexia does not train, support or supervise the provision of these other services and has no responsibility in relation to these services.

Examples of the services which Nexia is not responsible for include:

- 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;
- Consulting services; and
- Administration and compliance of Self-Managed Superannuation Funds.

How are we Paid for our Services?

We and Nexia may receive:

- Fees paid by clients;
- Commissions paid by product providers;
- Other payments by product providers; and
- Other benefits.

Details of any fees, commissions or other benefits that we, Nexia or other associated persons are entitled to receive if you implement our recommendations in relation to a specific financial product, will be disclosed to you in your SoA or RoA when personal advice is given.

What Type of Fees, Commissions, Payments and Other Benefits do we Receive for our Services?

If the fees, commissions or other 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. If you receive general advice you may request particulars of the fees, commissions and other benefits that we may receive, within a reasonable time after this FSG is given to you.

The types of fees, commissions and other benefits that may be received by us and by Nexia include the following:

Service fees

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

Fees for advice

We may charge fees for the preparation, presentation and implementation of our advice. These fees will be based on your individual circumstances, the complexity involved in your situation and the time it takes to prepare personal

financial advice for you. We will discuss these fees with you and gain your agreement to the fees before we provide you with advice.

Ongoing advice fees

We may charge a fee to provide ongoing portfolio reviews and/or for the provision of ongoing services.

This fee will be agreed with you and is either a set amount, or an amount based on the amount of funds under our advice, and/or the time involved in reviewing your portfolio and circumstances.

Payment methods

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 that suits you best. We will discuss and agree the method of payment with you before we provide you with services.

Commissions

If you take out an insurance product through us, Nexia may receive payments in the form of initial commissions and/or ongoing commissions from the insurance product providers. These commissions are included in the premiums you pay for the insurance product.

The following outlines the insurance commission is outlined below:

Life Insurance Products

Initial and ongoing commissions from insurance providers may be received by Nexia. These commissions are paid to Nexia by the company that issues the product that we recommend to you and

they are included in what you pay for the product. The commissions vary and are based on the policy cost, which is the sum of the premiums you pay and may include other fees related to the product.

The initial commission is paid in the first year by the product issuer to Nexia. Ongoing commissions are payments paid by product issuers to Nexia in the years after the first year. These commissions may be passed onto us.

If you initiate an increase to your cover, Nexia may receive an initial commission and ongoing commissions on the annual increase to your policy cost. The ongoing commission on a client initiated increase is only paid in respect of the period that starts from the first anniversary of the increase.

If the initial commission is equal to the ongoing commissions (as a percentage of your policy cost), Nexia may receive up to 33% (excl. GST) of your annual policy cost. If the initial commission is higher than the ongoing commissions, the maximum commission that Nexia may receive is set out in the table below:

| Date a new product is issued | Initial commission (% of annual policy cost or increase excl. GST) | Ongoing commission pa (% of annual policy cost or increase excl. GST) |
|--|--|---|
| Before 1 January 2018 or before 1 April 2018 when the application was received prior to 1 January 2018 | 0 - 140% | 0 - 38.5% |
| 1 January 2018 - 31 December 2018* | 0 - 80% | 0 - 20% |
| 1 January 2019 - 31 December 2019* | 0 - 70% | 0 - 20% |
| From 1 January 2020* | 0 - 60% | 0 - 20% |

* Nexia may receive the pre 1 January 2018 commission rates above from the product issuer if:

- your policy was issued before 1 January 2018 and you exercise an option or apply for additional cover under your policy after 1 January 2018; or
- your policy was issued before 1 January 2018 and is replaced after 1 January 2018 to correct an administrative error.

Example

We recommend an insurance product to you and it is applied for and issued on 2 February 2018. The annual policy cost is \$450. Nexia may receive up to

\$360 (80% excl. GST) as an initial commission and may pass up to \$360 to us. Assuming the policy cost stays the same each year, Nexia may receive up to \$90 pa (20% excl. GST) as an ongoing commission and may pass up to \$90 pa to us.

From 2 April 2018, you decide to increase your insurance cover. The cost of this increased cover is

\$100. The initial commission payable to Nexia in respect of this increase will be \$80 (80% excl. GST) as the increase has occurred in 2018. The ongoing commission payable to Nexia in respect of this increased policy cost will be \$20 pa (20% excl. GST), payable in respect of the period starting from the first anniversary of the date on which you increased your insurance cover (i.e. 2 April 2019). These commissions may be passed onto us.

From 2 April 2020, you decide to increase your insurance cover again. The cost of this increased cover is \$100. The initial commission payable to Nexia in respect of this increase will be \$60 (60% excl. GST). The ongoing commission payable to Nexia in respect of this increase will be \$20 pa (20% excl. GST), payable in respect of the period starting from the first anniversary of the date on which you increased your insurance cover (i.e. 2 April 2021). These commissions may be passed onto us.

You'll find details of how your insurance policy cost is calculated in the relevant PDS that we provide you. Where personal advice is provided to you, you'll also find details of the commission that Nexia and we are entitled to receive if you decide to purchase a life insurance product, in your SoA or RoA.

Other Benefits

From time to time we may accept alternative forms of remuneration from product providers or other parties, such as hospitality or support connected with our professional development (e.g. training or sponsorship to attend conferences). We maintain a register detailing any benefit we receive which is valued at between \$0 and \$300 and other benefits that relate to information technology software or support provided by a product issuer or that relate to educational and training purposes.

A copy of the register is available on request for a small charge.

What Arrangements may Influence our Advice to you?

We are generally only permitted to recommend financial products (including wrap services) provided by platform providers on the Approved Product List however, we can recommend other financial products and wrap services to

you where it suits your objectives, financial situation and needs.

Any other relationships or associations we have that may influence our advice to you will be disclosed in Part 2 of this FSG.

What Fees do we Pay to Someone who Refers you to us?

We pay no referral fees to any other third party.

Can we Receive Referral Fees?

We will not receive referral fees from any third party.



Section 2 Credit Guide

This Credit Guide provides you with the key information that you need to know to make an informed and confident choice when engaging our products and services.

Our Services

The National Credit Code (NCC) generally regulates loans to individuals where the loan is provided or intended to be provided wholly or predominantly for personal, domestic or household purposes, or to purchase, renovate or improve residential property for investment purposes (or the refinancing of any such loans).

Nexia provides credit services in relation to loans regulated by the National Credit Code, including:

- Strategic credit advice;
- Referral to a broker or credit provider; and/or
- Other credit assistance.

Where your financial adviser is a Credit Representative of Nexia, your financial adviser may provide credit services in relation to credit contracts with a range of credit providers. Nexia provides its credit services through the AFG Group and this forms the basis of its extensive Approved Product List (APL)

Not all of Nexia's Financial Advisers are authorised to use the services of AFG. Part 2 of this Guide will indicate if your financial adviser is a Credit Representative of Nexia and what credit services they can provide in that capacity.

When providing any such credit services, Credit Representatives of Nexia will not act as your agent, and will not act as agent of any credit provider, except to the extent necessary as part of the application process.

If your financial adviser is not a Credit Representative of Nexia, any credit services they provide are not provided as a representative of Nexia, and Nexia does not train, support or supervise your financial adviser in providing those credit services, and Nexia is not responsible for the provision of those credit services.

Our General Obligation

We hold the necessary mortgage broking experience and qualifications in accordance with the National Consumer Credit Protection Act, 2009

to provide you with assistance. We are required to meet specific competency standards relating to educational and professional development. You can be confident that we are held accountable to not only our organisation's high ethical standards / values, but also have a responsibility to maintain the regulatory standards that are set by both Commonwealth and State governments.

Our mission is to ensure we offer our clients the best service and most appropriate products to suit your individual needs through our professionalism and attention to detail. Ultimately, our goal is to ensure applicants are provided with a loan that meets their objectives.

We undertake to listen to your needs and your instructions, ensuring that there is collaborative agreement through each step of the finance application process.

Our relationships and alliances with likeminded quality organisations ensure we are positioned to offer the best quality service as well as offering financial services where appropriate.

We will not suggest that you apply, or assist you to apply, for a credit contract or for an increase to the credit limit of a credit contract or suggest that you remain in a credit contract if we assess that the credit contract is unsuitable for you. This assessment is the 'Preliminary Assessment'.

When will a Credit Contract be Suitable?

By law, before entering into a specific credit contract, we are obliged to conduct a Preliminary Credit Assessment to determine what kind of loans would be suitable for you. In consultation with you, we will explore and discuss with you your financial situation, financial objectives and borrowing needs before we determine which loan product may suit your requirements.

For the purposes of the Preliminary Credit Assessment, we will need to ask you some questions in order to assess whether the loan or lease is not unsuitable. The law requires us to:

- Make reasonable inquiries about your requirements and objectives;
- Make reasonable inquiries about your financial situation; and
- Take reasonable steps to verify that financial situation.

The assessment will be conducted prior to recommendation of a particular product. The assessment will involve collection and verification of

financial information to determine the appropriate loan amount and the loan costs associated with entering a credit contract. This will ensure that your circumstances will be assessed appropriately and that the options suggested will not place you in financial hardship. Once completed, this Preliminary Credit Assessment is only valid for 90 days. A copy of the Preliminary Credit Assessment will be available to you, on request - this will be available up to 7 years after we provide you with credit assistance

Prior to the Preliminary Credit Assessment being conducted, we may provide you with product summaries that highlight various key features and benefits of the product. We may also provide you with Product Comparison documents that allow you to compare the features and benefits of each product and assess the suitability to your requirements.

When will a Credit Contract be Unsuitable?

A credit contract will be unsuitable if:

- the credit contract does not meet your requirements or objectives;
- it is likely that you will be unable to comply with your financial obligations under the credit contract; or
- it is likely that you could only comply with your financial obligations under the credit contract with substantial hardship.

How can you Access a Copy of the Preliminary Assessment?

We will give you a written copy of the applicable Preliminary Assessment, if you request a copy of this from us during the period of seven years from the date of the quotation for credit assistance we have provided to you (the 'Quotation Date').

We will give you a copy of the Preliminary Assessment after we receive your request, within the timeframes set out below:

| Your request is made | We will give you your assessment: |
|---|---|
| Before the Credit Day* | As soon as possible after we receive your request |
| Up to 2 years after the Credit Day* | Within 7 business days after we receive your request |
| Between 2 and 7 years after the Credit Day* | Within 21 business days after we receive your request |

**We are not required to provide you with a copy of the assessment if the credit assistance our request relates to was provided before 1 January 2011 or when you have decided not to proceed with the credit assistance.*

What Type of Fees, Commissions, Payments and Other Benefits do we Receive for our Services?

Fees payable by you to third parties

When the credit application (loan) is submitted, you may need to pay the lender's application fee, valuation fees, or other fees that are associated with the loan application process, even if the loan is ultimately unsuccessful.

Fees payable by you to the licensee

If a fee is payable by you, this will be disclosed to you.

Payments received by the licensee

Please take notice that the licensee may receive fees and commissions from Lenders or Lessors in connection with any finance we arrange for you. These fees are not payable by you.

The commission / brokerage amount depends on the amount of the finance and may vary from product to product. We can provide you with information about a reasonable estimate of those commissions and how the commission is worked out if you require.

Commissions are paid based on a percentage of the loan balance that is drawn down which in most cases will be net of any amounts you hold in an offset account. The way commissions are calculated and paid to us by lenders may vary. By following the responsible lending requirements, we will ensure the loan recommended to you is not unsuitable for your situation and objectives.

Fees payable by the licensee to third parties

We will not receive or provide any referral fees or benefits to third parties.

Hourly rate model

Under this model, all work undertaken will be charged on an hourly-rate basis.

It is important to note that if the loan does not get implemented but work has been performed, you will be invoiced for the work undertaken at that point.

We will provide a service charter that indicates an estimated time cost to undertake the work from beginning to end, should the work undertaken exceed the fee quote estimate, we will advise you accordingly to reset the fee estimate expectation.

Otherwise the fee that is paid to Nexia from the ultimate financial institution that you choose for your loan solution will be offset against the agreed service charter and any balance (if any) will be rebated back to you.

Top 6 Lenders

We aim to provide you with information from a range of lenders. Once you have chosen a loan that is suitable for you, we will help you obtain an approval.

The list below documents the 6 most commonly used lenders by my licensee. This does not necessarily reflect all of the financial institutions that my licensee is able to conduct business through.

- Macquarie
- ING

- Bank of Queensland
- Suncorp
- Bankwest
- St. George Bank

Further Information

Please contact a credit representative or licensee for further information regarding the credit guide.

Our Credit Representatives

Details of the credit representative you are dealing with are set out below:

| | |
|-------------------------------|---|
| Credit Representatives | Sylvia Liang Natalie Viney |
| Australian Credit Licence No. | 247300 |
| Contact | PO Box H195 Australia Square NSW 1215 p+ 61 2 9251 4600 f+ 61 2 9251 7138 |

Complaints

See Section 4 — 'Are you satisfied?' for more information.



Section 3 Privacy Statement

Why we Collect your Personal Information

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

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 particular products or services provided, and to help us run our business.

If you do not provide all the information we request, we may no longer be able to provide a product or service, including financial advice, to you.

Collecting and Disclosing your Personal Information

We may disclose your personal information to other members of the Nexia Group, anyone we engage to do something on our behalf such as a service provider, and other organisations that assist us with our business. We may also disclose your personal information to third parties such as a complaints body to whom a complaint relating to a product or service is referred, your past and present employers, any party acquiring an interest in our business and anyone acting on your behalf.

We may also collect from the parties listed above any personal information they may hold about you which relates to our provision of financial advice.

We may disclose your personal information to an entity which is located outside Australia. Details of the countries where the overseas recipients are likely to be located are in our privacy policy.

As a provider of financial services, we have obligations to disclose some personal information to government agencies and regulators in Australia, and in some cases offshore. We are not able to ensure that foreign government agencies or regulators will comply with Australian privacy laws, although they may have their own privacy laws. By using our products or services, you consent to these disclosures.

Nexia is also required, pursuant to 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 at the time of providing financial services to you, and from time to time in order to meet our legal obligations.

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

Other Important Information

We are required or authorised to collect personal information from you by certain laws. Details of these laws are in our privacy policy.

Our privacy policy is available [here](#). It 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 update our privacy policy from time to time.

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

We will use your personal information to contact you or send you information about other products and services offered by us or our preferred suppliers. If you do not wish to receive marketing communications from us, please contact us.

Definitions

"We", "our", "us" means Nexia Sydney Financial Solutions and its Financial Advisers.

Section 4 Are you Satisfied?

What to do if you Have any Concerns About our Services

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

1. Contact us first about your concern. You may do so by speaking to your adviser, or you can contact Nexia by:

Writing to:

Advice Complaints
Nexia Sydney Financial Solutions
Level 15, 44 Market Street SYDNEY NSW 2000 or;
Po Box H195, AUSTRALIA SQUARE NSW 1215

Email:

cwilford@nexiasydney.com.au

2. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Write to:

AFCA
GPO Box 3
Melbourne VIC 3001

Email:

info@afca.org.au

Website:

www.afca.org.au

Phone:

1800 931 678 (free call)

3. 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 to:

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
1300 626 393

Nexia Sydney Financial Solutions Advisors



Craig Wilford

Director - Authorised Representative

Certified Financial Planner

Nexia Sydney Financial Solutions Pty Ltd

cwilford@nexiasydney.com.au



Sylvia Liang

Director - Authorised Representative

Certified Financial Planner

Nexia Sydney Financial Solutions Pty Ltd

sliang@nexiasydney.com.au



Darren Chinnappa

Authorised Representative

Nexia Sydney Financial Solutions Pty Ltd

dchinnappa@nexiasydney.com.au



Christine Atencia

Authorised Representative

Certified Financial Planner

Nexia Sydney Financial Solutions Pty Ltd

catencia@nexiasydney.com.au



Natalie Viney

Authorised Representative

Nexia Sydney Financial Solutions Pty Ltd

nviney@nexiasydney.com.au



Victoria Habra

Authorised Representative

Nexia Sydney Financial Solutions Pty Ltd

vhabra@nexiasydney.com.au

Nexia Sydney Financial Solutions

Level 16, 1 Market Street, Sydney NSW 2000

PO Box H195, Sydney NSW 1215

t +61 2 9251 4600

f +61 2 9251 7138

info@nexiasydney.com.au

www.nexia.com.au

Nexia Sydney Financial Solutions Pty Ltd (ABN 88 077 764 222) Australian Financial Services Licence No. 247300 is an associated entity of Nexia Sydney Pty Ltd a firm of Chartered Accountants. It is affiliated with but separate from Nexia Australia Pty Ltd, which is a member of Nexia International, a worldwide network of accounting and consulting firms. Neither Nexia International nor Nexia Australia Pty Ltd, deliver services in its own name or otherwise. Nexia International Limited and the member of firms of the Nexia International network (including those members which trade under a name which includes NEXIA) are not part of a world wide partnership. The trademarks NEXIA INTERNATIONAL, NEXIA and the NEXIA logo are owned by Nexia International Limited and used under a licence.