



Financial Service Guide

Financial Services Guide

This financial services guide ('Guide' "FSG") is designed to Help you get to know EquitBanx

EquitBanx an authorised representative of Consolidated Mercantile Group Limited holds a (AFSL 292 189) and an Australian Credit Licence (ACL) 436660

The FSA is also designed to help you get to know your Adviser ("we", "us", "our") a little better, decide whether you would like to take advantage of any of our financial services, and explain how much you can expect to pay for those services.

Specifically, it contains information about:

- Who we are and the financial services we offer
- Fees, commissions, charges and other benefits that may be paid to us
- Associations and relationships that might influence the advice we give you
- The collection and handling of your personal information
- What to do if you have a concern or complaint about our service

About EquitiBanx

Equitibanx is a wholly owned subsidiary of Consolidated Mercantile Group Limited
A brand Australians have trusted for more than 15 years holds a (AFSL 292 189) and an Australian Credit Licence (ACL) 436660

Our goal at Equitibanx is to help you achieve security by providing real, relevant and result driven financial advice

We plan to do this by

- Offering a transparent and consistent pricing structure so you know exactly what you get for you money
- Keeping it simple using jargon free plain language
- Helping you work out advice you need now, whether it be a single need or a full financial plan
- Keeping you on track to achieve your goals and helping you protect what you are building along the way
- Not being controlled by a financial institution, so we can offer investment products that have been selected after external third-party research

How we are Paid For our Services

We may charge you for the preparation of, presentation and implementation of our advice. The Cost advice depends on your needs. At your first meeting our advisor will identify what may be required and discuss any costs associated with you before you decide to proceed

- No Hidden costs
- Fixed Fee for Service

Any benefits we receive that are relevant to your consideration of our advice to you will be disclosed in the Statement of Advice SOA

Payment Methods

We will discuss these fees with you and gain your agreement before we provide you with advice, these fees will also be documented in your SOA

We will invoice you for our services and in most cases, you will be able to select a method of payment being one of the following

- Credit Card
- Electronic Fund Transfer (EFT)
- Direct Deposit

Our payment terms are 7 days from the date of the Invoice

EquitBanx Financial Advisors

Our Advisers are passionate, qualified professionals. We apply stringent recruitment standards, and all of our financial advisers are required to meet the standards set out by the Financial Adviser Standards and Ethics Authority (FASEA) and have solid financial planning experience.

We continually assess the quality of the advice they deliver against our best practice checklist.

Whether you are just starting out on your financial planning journey, or require advice on a complex portfolio, we can offer solutions tailored to your personal circumstances that will help you achieve your financial goals.

Your Adviser can stay on top of any lifestyle or goal changes and evaluate opportunities for new strategies and investment options, with the objective of providing you with the right advice, at the right time, so you can have more of the things you want today and in the future.

The Financial Service Products we offer

- Personal Insurance Advice
- Investment Planning Advice
- Superannuation Rollover advice
- Wealth Creation
- Retirement Planning
- Portfolio review Services
- Mortgage Services

The financial services we provide relate to the following financial products

- Deposit Products
- Debentures, Stocks and Bonds
- Life Insurance-Risk
- Life Insurance – Investment
- Managed Investment Schemes
- Retirement Saving Accounts
- Securities (Shares and Managed Funds)
- Superannuation

Commonly Asked Questions about our Services



- Will you give me advice which is tailored to My financial circumstances and needs?

Absolutely. In order to do so however, our Advisers need to conduct a detailed analysis of your overall financial situation, this includes personal needs, lifestyle objectives and detailed financial information before we recommend any investment or strategy to you. You have the right not to divulge any information to us, if you do not wish to do so. In that case, we are required to warn you about the possible risks and consequences of us not having your full personal information.

- How will I receive the advice?

The financial advice we provide you will be explained in a 'Statement of Advice' (SoA). It's a blueprint for you to follow that takes into account your objectives, financial situation and needs. It will detail the basis on which the advice is given plus outline any fees, commissions, benefits and associations relevant to the provision of the advice.

If we subsequently provide you with further advice within the scope of our original SoA, we may not provide you with a new Statement of Advice. In this case we will retain a Record of Advice (RoA) detailing the advice given. You may request a copy of the RoA at any time up to 7 years from the date we gave the further advice to you.

Whenever we recommend a financial product (other than Securities) we will give you a copy of the relevant Product Disclosure Statement (PDS). This is a document that sets out key information about the specific financial product including characteristics, benefits, risks and fees payable. It will also outline any premium, entry fee or management fee that we may receive from the product provider. We recommend that you read any PDS we give you as it will help you make an informed and confident investment decision.

- What should I know about the risks of the financial strategies or products you recommend to me?

We will explain any risks associated with the financial strategies and products; we recommend. If you feel at all uncomfortable about the possible risks, please feel free to ask us more questions and for further explanation and detail. Remember, it's your financial strategy, and you do not have to accept the strategies or products we recommend. Can I tell you how I wish to instruct you? To buy or sell my investments?

You may specify how you would like to give us instructions, For example By telephone, fax or email. However, we need your written consent (signature) to authorise a transaction. It is important that you take extra care to provide accurate information when authorising us to act on instructions via email. We are under no obligation to act on any instructions which are incomplete or unclear. If your instructions are Incomplete or unclear, we may seek verification of your instructions via a phone call or further email correspondence. We will not be liable for any costs, expenses, loss or damages you may suffer or incur in conjunction with any action taken or omitted by us in following an email instruction.

- **What personal information of mine? Do you hold and can I see this?**

We maintain a record of your personal profile including details of your objectives, financial situation and needs. We also keep records of any recommendations made to you. We assure you that we will hold your information securely according to our Privacy Policy, which is available on our website

<https://www.equitibanx.com.au>

You will receive a copy of our Privacy Statement together with this FSG.

You may access the information we hold about you at any time by calling our Privacy Manager on (07) 56895050 or emailing privacy@equitibanx.com.au





How do you get paid for your services?

We charge a fee for service for providing financial advice tailored to your individual situation. After your initial meeting with us, which is at our expense, you may decide to go ahead with the next stage, which includes researching, developing and preparing your personalised advice and recommendations.

Any fee to be charged for the preparation of advice will be discussed and agreed with you prior to you incurring that fee. Your Statement of Advice and the relevant PDS of each product we recommend will outline the fees and remuneration that apply.

If you require an ongoing review of your financial planning strategy, the fee for this ongoing service is based on the complexity of ongoing advice and the services provided. We will keep you fully informed on any costs you may be facing at every stage.

- **Do you receive any other benefits?**

EquitiBanx have developed formal relationships with many financial product providers. We at times may receive a commission or fee depending on the product, all fees are disclosed in the Statement of Advice which you approve before using any of the recommended products or services

- **What should I do if I have a complaint?**

If you are not satisfied with the service or advice you have received, you should take the following steps:

1. Contact your Adviser to discuss your issue.
2. If your complaint is not satisfactorily resolved within 5 working days, please contact our Complaints Manager:

The Complaints Manager

**Suite 30712/ 9 Lawson Street
Southport QLD 4215**

We will endeavour to resolve your complaint as quickly and fairly as possible.

3. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA.

AFCA provides fair and independent financial services complaint resolution that is free to consumers.
Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

t 1800 931 678 (free call)
e info@afca.org.au
w www.afca.org.au

(We are a member of the Financial Services Dispute Resolution Scheme, The Australian Financial Complaints Authority (AFCA) - Membership: 46197)

- **What kind of compensation arrangements are in place?**

We have in place Professional Indemnity Insurance that satisfies the requirements for client compensation required under section 912B of the Corporations Act.

The insurance policy covers claims in relation to the conduct of our Representatives and Employees, including those who no longer work for us (but did at the time of the relevant conduct).

- **Tax Practitioners Board**

As required under Tax Agent Services Act 2009, all Australian financial services (AFS) licensees and their representatives who provide tax (financial) advice services for a fee or other reward must be registered with The Tax Practitioners Board.

We are registered as a Tax (Financial) Adviser,