



Financial Services & Credit Guide

Version 4.0
Prepared 1st January 2018



Accredited by
AMP Financial Planning | **AMP** 

It is important that you read this Financial Services and Credit Guide (FSCG). It contains information that will help you decide whether to use any of the financial services offered by us, as described in this guide, including:

- who we are and how we can be contacted
- the advice and services we provide
- information about our licensee
- our fees and how we, your adviser and , are paid in connection with those services
- how we manage your private information
- how you can complain about a matter relating to us or

Documents you may receive

We will provide you with a number of documents as you progress through our financial planning process to capture each stage of your advice journey. We may provide these documents to you electronically to your nominated email address, unless otherwise agreed.

When we provide personal advice it will normally be documented and provided to you in a Statement of Advice (SoA), known as a financial plan. The financial plan contains a summary of your goals and the strategies and any financial products we may recommend to achieve your goals. It also provides you with detailed information about product costs and the fees and other benefits we and others will receive, as a result of the advice we have provided.

If we provide further personal advice a financial plan may not be required. We will keep a record of any further personal advice we provide you for seven years. You may request a copy of such records by contacting our office during that period.

When we provide credit advice we will conduct a preliminary assessment to determine the suitability of a particular product. This is normally documented and provided to you in a record of debt advice or a Credit Proposal. We will retain a record of the debt advice or Credit Proposal which you may request by contacting our office within seven years of the assessment. We will only provide recommendations to apply for a particular credit contract with a certain lender or increase the credit limit of a particular credit contract where the contract meets your needs and objectives and is not unsuitable to your circumstances.

If we recommend or arrange a financial product for you we will provide a product disclosure statement (PDS) or investor directed portfolio service (IDPS) guide where relevant. These documents contain the key features of the recommended product, such as its benefits and risks as well as the costs you will pay the product provider to professionally manage that product.

You should read any warnings contained in your advice document, the PDS or IDPS guide carefully before making any decision relating to a financial strategy or product.

About our Practice

When you come to the Redpool Group (RPG) you are in good hands. We help clients get more enjoyment out of life by taking a holistic approach to advice which involves looking at the different areas of your life, how they work together and with this, give you the best life possible. In 2016, RPG was awarded the State Winner of Practice of the year.

We're confident that the services we provide are the best available and we strive to delight our clients. Our advice feels relaxed and the process is easy. The strategies and products we use are straight forward and we explain our concepts using a down to earth and simple approach. But it's not all about your finances, we believe that living a healthy lifestyle is just as important to overall happiness as getting ahead financially and we can help you take steps to improve in this area.

Summary of our business

Company Name	Advice300 Pty Ltd trading as Redpool Group
Australian Business Number	51 603 117 004
Authorised representative number	472970
Credit representative number	472972

Our office contact details

Address	Suite 3, 28 Somerset Avenue, Narellan, NSW 2567
Phone	02 47226655
Email	admin@redpoolgroup.com.au
Website	www.redpool.com.au

This guide provides information about our advisers including their contact details, qualifications, experience, the services they may offer and financial products they can provide advice on.

Our advice and services

We can provide you with personal and general advice about specific services and financial products listed below. We can also arrange for financial products to be issued without advice from us.

Individual advisers within our practice may not be qualified to provide advice in all of the services and products noted below. Their individual profile guides will note any limitations to the advice they are qualified to provide. At all times we will ensure the appropriate adviser is available to you to provide advice consistent with your goals.

The following table sets out the areas of advice we can help you with as well as the products and services we can arrange.

Any additional advice or services we can offer you, or limitations to the list below, will be outlined in **Our Financial Advisers and Credit Advisers** on page 14.

We can provide advice on	We can arrange the following products and services
<ul style="list-style-type: none"> — Investments strategies (strategic asset allocation) — Budget and cash flow management — Debt management (including borrowing for personal purposes) — Salary packaging — Superannuation strategies and retirement planning — Personal insurance — Estate planning — Centrelink and other government benefits — Ongoing advice and services, including regular portfolio reviews — Aged care — Self Managed Superannuation Funds 	<ul style="list-style-type: none"> — Superannuation, including retirement savings accounts — Managed investments — Investor directed portfolio services (for example, administration platforms) — Deposit and payment products (for example term deposits, cash management accounts and non-cash payment products) — Retirement income streams, including pensions and annuities — Personal and group Insurance (life cover, disability, income protection and trauma) — Loans including mortgages and personal loans, reverse mortgages and deposit bonds — Life investment products including whole of life, endowment and bonds — Exchange traded funds and Listed investment companies — Arranging for listed securities, shares and debentures to be bought and sold via a platform and broker. — Limited selection of investment guarantees

AMP Financial Planning maintains an approved products and services list, which includes products issued by AMP companies and a diversified selection of approved Australian and International fund managers. These have been researched by external research houses as well as our in-house research team.

AMP periodically reviews these products to ensure that they remain competitive with similar products that address similar client needs and objectives. Generally, we recommend products that are on the approved products and services list. However, if appropriate for your needs, we may, subject to AMP's approval, recommend other products.

A copy of the approved products and services list can be supplied to you upon request.

If we recommend a new platform or portfolio administration service, we use those issued or promoted by the AMP Group or as otherwise approved by AMP Financial Planning and where appropriate to your circumstances.

Tax implications of our advice

Under the Tax Agent Services Act 2009, RPG is authorised by the Tax Practitioners Board to provide tax (financial) advice services on matters that are directly related to the nature of the financial planning advice provided to you. We will not consider any other tax matters in our advice to you. Where tax implications are discussed they are incidental to our recommendations and only included as an illustration to help you decide whether to implement our advice.

Transaction services

If you do not require advice, we can also arrange for you to apply for limited types of financial products where we can take your instructions and arrange for the transaction to be completed, without providing personal advice. If you wish to proceed without our advice, we will ask you to confirm your instructions, which we will document in writing. You can ask us for a copy of this documentation at any time.

Your relationship with us and using our services

You can contact us directly with any instructions relating to your financial products. This includes giving us instructions by telephone, mail or email. We can only accept your instructions via email once you have signed an authority form.

We will work with you to agree what advice and services we will provide and when and how often we will provide them.

Where you agree to ongoing advice and services, the details will be documented and provided to you in a service agreement. This includes the frequency of contact between us, service standards that may apply, any ongoing fee arrangements and how the service can be terminated.

If at any time you wish to terminate your relationship with us, please contact us using the details shown in this guide.

Changing service providers

To ensure that you are provided at all times with ongoing servicing to meet your financial needs, we may transfer our rights and obligations under our servicing arrangement with you to another adviser or financial planning practice within the AMP network or to another AMP licensee (the new service provider). If we do this, the new service provider will provide the ongoing servicing to you and will be entitled to the agreed on-going fees. The new adviser will also take over the rights and obligations on the same terms and conditions set out in the servicing arrangement and we will be released from those rights and obligations. We will write to you in advance of a transfer occurring, to introduce your new service provider. You may notify your new service provider at any time if you want to vary or end your servicing arrangements.

Providing information to us

It is important that we understand your circumstances and goals, so that we can provide you with appropriate advice and services. You have the right not to provide us with any personal information. Should you choose to withhold information, or if information you provide is inaccurate the advice or services we provide you may not be appropriate for you.

It is also important that you keep us up to date by informing us of any changes to your circumstances so we are able to determine if our advice continues to be appropriate.

Our fees

The fees charged for our advice and services are an agreed fee for our initial advice and a percentage based fee for our ongoing advice and support services. The actual fee charged to you will depend on the nature of the advice or service we provide which we will discuss and agree with before we proceed.

Please note that for services in relation to insurance, banking deposit products, some loan products and older investment products, commissions may be paid by the product provider as follows:

- Initial commission - a percentage of the value of your investment contributions, loan balance or insurance premiums, and
- Ongoing commission - a percentage of the value of your investment balance, outstanding loan amount or premiums, usually calculated at the end of each month in which you hold the investment or loan, or on renewal of insurance products.

Payment methods

We offer you the following payment options for payment of our advice fees:

- Deduction from your investment
- Direct debit (savings), credit card or cheque
- All fees and commissions will be paid directly to AMP Financial Planning as the licensee on our behalf. They retain a percentage to cover their costs and the balance is passed on to us. The percentage is determined annually, based on a number of factors, including our business revenue for the prior year.

Other costs

Where other costs are incurred in the process of providing our advice and services to you, you will be liable for these costs. However, we will agree all additional costs with you prior to incurring them.

Other benefits we may receive

The following is a list of benefits we may receive other than those explained above. These are not additional costs to you. These benefits may be monetary or things like training, events or incentives we are eligible for.

In addition to the payments we may receive for our advice and services, we may receive other support services. These can include financial and training assistance, prizes and awards or events in recognition of financial planning excellence and innovation, and business performance.

We may also participate in business lunches or receive corporate promotional merchandise tickets to sporting or cultural events and other similar items.

Development, management and advice recognition

We may be eligible for Development management and advice (DMA) recognition payments based on our performance relative to other AMP Financial Planning practices in the previous year. Up to 30% of all AMP Financial Planning practices may be eligible for DMA payments.

The DMA payment is based on a percentage of our practice revenue. Our DMA percentage will be set annually and may range from 0% to 10% depending on our ranking. The relevant percentage is then applied to our practice revenue and the resulting payments are received twice a month (the 'payment period').

For example, if our DMA is set at 3% and our revenue for the payment period was \$8,500, we would receive $\$8,500 \times 0.03 = \255 . Assuming an average revenue of \$8,500 per payment period, the total DMA payment received in a year would be $\$255 \times 24 = \$6,120$.

How our performance is ranked

Ranking of practices is determined yearly by a points system which is a broad measure of the growth and professionalism of our practice as compared to other practices in the AMP Financial Planning network. The points system is based on a combination of factors within a balanced scorecard such as the quality of our services, compliance, our business goals and our engagement with our clients through a measure called Advice Growth Index (AGI). AGI measures the value of our fee for service revenue and the change in our clients' product holdings over the prior measurement period (usually a period of approximately 12 months).

Business growth advice payments

All practices within the AMP Financial Planning network are eligible for Business Growth Advice (BGA) payments. The payments are based on our practice revenue.

BGA payments are set at 1% of our practice revenue. Payments are received twice each month. For example, if our practice revenue was \$8,500 in a payment period, we would receive $\$8,500 \times 0.01 = \85 . Assuming an average revenue of \$8,500 per payment period, the total BGA payment received in a year would be $\$85 \times 24 = \$2,040$.

Business buy-back option

If we leave the financial services industry or can no longer appropriately service a selection of our clients, and cannot find a buyer, AMP Financial Planning will either look after our clients or appoint one of its authorised representatives to do so.

If this happens, AMP Financial Planning makes available a facility for practices to transfer the servicing rights of their clients. The valuation will vary depending on certain factors including the annual recurring revenue of our practice and the level of our service standards.

Personal and professional development

AMP Financial Planning provides personal and professional development opportunities in the form of a multi-tiered development program, offered annually to qualifying practices.

Summit

The Summit is a national convention available to advisers from all AMP Financial Planning practices. AMP Financial Planning subsidises the expenses of those who attend the convention up to a maximum value of \$1,200 per annum per practice.

Mid-tier and base-tier study tours

AMP Financial Planning will subsidise the cost of our participation in certain personal and professional development programs if we meet specific qualification criteria. The qualifying criteria is based on a combination of factors including the quality of our services, our business goals and our ranking against other practices in AMP Financial Planning. The maximum amount of this subsidy is \$12,000 per annum per practice.

Amicus program

In addition to the above, certain practices that meet additional qualification criteria will be eligible to participate in the Amicus program, an additional personal and professional development program organised by AMP Financial Planning. The additional qualification criteria requires long term achievement of the mid-tier study tour criteria. If a practice qualifies for the Amicus program, AMP Financial Planning will subsidise the cost of their participation up to a maximum value of \$15,000 per annum per practice.

Para-planning costs subsidy

We may be eligible for a subsidy from AMP in relation to paraplanning costs, depending on the number of paraplanning requests that we make in a particular month. If our practice submits a minimum of 5 paraplanning requests per eligible authorised representative in our practice, we receive a discount of up to 25% in relation to these costs. For example, if the total cost of 5 SOAs is \$1,000 we will receive a discount of up to \$250 ($25\% \times \$1,000 = \250) and pay a discounted fee of minimum \$750.

Placement fees

From time to time AMP Financial Planning will receive fees from brokers or product issuers (including AMP group companies) for arranging client participation in Initial Public Offerings (IPOs) of financial products. The fee, which is generally a percentage of the fee paid to the broker, varies from offer to offer and by the level of participation by AMP Financial Planning. We may share in this fee based on the level of participation by our clients.

Relationships and associations

It is important that you are aware of the relationships that RPG has with providers of financial services and products as they could be seen to influence the advice you receive.

About our licensee

AMP Financial Planning is a member of the AMP Group and has:

- Approved the distribution of this FSCG
- Authorised us to provide advice and other services as described in this FSCG
- Authorised us to provide credit assistance services to you

AMP Financial Planning's registered office is located at 33 Alfred Street, Sydney, NSW 2000.

About the AMP Group

AMP Financial Planning is a member of the AMP group of companies. We can provide advice on products from a wide range of financial product providers, some of which are part of the AMP Group and as such is affiliated with:

- | | |
|--|---|
| — National Mutual Funds Management Limited | — AMP Capital Funds Management Limited |
| — NMMT Limited | — AMP Capital Investors Limited |
| — N.M. Superannuation Pty Limited | — AMP Superannuation Limited |
| — Multiport Pty Limited | — AMP Life Limited |
| — ipac asset management limited | — Cavendish Superannuation Pty Ltd |
| — AMP Bank Limited | — Australian Securities Administration Limited (ASAL) |
| — SMSF Administration Solutions Pty Ltd | — Super IQ Pty Ltd |

If we recommend a product issued by the AMP Group or a third party product issuer, they will benefit from our recommendation by receiving product, administration and investment fees, as well as fees paid by fund managers to distribute their product. These fees are all disclosed in the relevant PDS or IDPS guide.

Authorised representatives and/or staff employed in our business may hold shares in AMP Limited, whose share price may be favourably affected by the sale of products issued by AMP Group companies.

AMPFP's relationships with other companies

AMP Services Limited provides administration services and distribution infrastructure services to several issuers of financial products and loan products under agreements entered into prior to 1 July 2013. In return for those services, AMP Services Limited receives remuneration as set out below:

- For investment products and loan products – up to 0.33%* p.a. of funds under administration, the balance of any relevant cash account or the total loan value outstanding.
- For insurance products – up to 10%* p.a. of the total premium paid.

*includes GST

By way of example:

- If total funds under administration for a particular investment product is \$10 million, AMP Services Limited would receive \$33,000.
- If total premiums for insurance products are \$1 million, AMP Services would receive up to \$100,000.

From time to time, AMP Services Limited may facilitate access to AMPFP and its authorised representatives for issuers to train or educate the authorised representatives on their products.

Our other business activities and relationships

In addition to providing the services listed in this guide, WealthTec Financial has a relationship with Advice300 Pty Ltd which also trades under the Redpool Group name and brand. Advice300 Pty Ltd is a corporate authorised representative of AMP Financial Planning, and its authorised representatives provide Financial Planning and Credit Advice.

Being part of the Redpool Group, WealthTec Financial and Advice300 share revenues and expenses for the benefit of RPG. As a result, we will benefit from fees, dividends or income received from the business's profits that may result from any payments or other benefits received in respect of the services provided to you.

WealthTec Financial and Advice300 Pty Ltd are managed centrally by the Directors of RPG but WealthTec Financial does not have an equity share in Advice 300 and vice versa.

Our referral arrangements

Provider	Payment Arrangement
Maricic & Co Accountants	\$1,000 per referral
Bankstown Corporate Accounting	40% of all upfront revenue

Confidence in the quality of our advice

If at any time you feel like you are not satisfied with our services, the following will help you understand your options and find a resolution.

- Contact your adviser and tell them about your complaint.
- If your complaint is not satisfactorily resolved within three days, please contact AMP Advice Complaints on advicecomplaints@amp.com.au, or put your complaint in writing and send it to:

Attention: National Manager, Advice Complaints

Level 12, 33 Alfred Street
 Sydney NSW 2000

- AMP Advice Complaints will try to resolve your complaint quickly and fairly.
- If your complaint has not been resolved satisfactorily, you may escalate your complaint to one of the following External Dispute Resolution Schemes listed in the following below.

<p>Any issues relating to financial advice, investments, superannuation or insurance matters</p>	<p>Financial Ombudsman Service (FOS)</p> <p>GPO Box 3 Collins Street West Melbourne VIC 3001</p> <p>1300 780 808 www.fos.org.au info@fos.org.au</p>
<p>Any issue relating to your personal information</p>	<p>The Privacy Commissioner</p> <p>GPO Box 5218 Sydney NSW 2001</p> <p>1300 363 992 privacy@privacy.gov.au</p>

You may also contact the **Australian Securities & Investments Commission (ASIC)** on 1300 300 630 (free call info line) to make a complaint and obtain information about your rights. You can also contact the **Financial Planning Association (FPA)** at www.fpa.asn.au to make a complaint (please note that the FPA cannot award compensation).

Professional indemnity insurance

We maintain professional indemnity insurance to cover our advice and the recommendations provided by your adviser. AMPFP is also covered by professional indemnity insurance and this satisfies the requirements imposed by the Corporations Act 2001 and National Consumer Credit Protection Act. The insurance covers claims arising from the actions of former employees or representatives of AMPFP, even where subsequent to these actions they have ceased to be employed by or act for .

Your privacy

We are committed to protecting your privacy. Below we outline how we maintain the privacy of the information we collect about you.

Privacy Collection Statement

As part of the financial planning process, we need to collect information about you. Where possible we will obtain that information directly from you, but if authorised by you we may also obtain it from other sources such as your employer or accountant. If that information is incomplete or inaccurate, this could affect our ability to fully or properly analyse your needs, objectives and financial situation, so our recommendations may not be completely appropriate or suitable for you.

We are also required under the Anti-Money-Laundering and Counter-Terrorism Financing Act (AML/CTF) 2006 to implement client identification processes. We will need you to present identification documents such as passports and driver's licences in order to meet our obligations.

We keep your personal information confidential, and only use it in accordance with our Privacy Policy. Some of the ways we may use this information are set out below:

- Your adviser and may have access to this information when providing financial advice or services to you;
- Your adviser may, in the future, disclose information to other financial advisers, brokers and those who are authorised by to review customers' needs and circumstances from time to time, including other companies within the AMP group;
- Your information may be disclosed to external service suppliers both here and overseas who supply administrative, financial or other services to assist your adviser and the AMP group in providing financial advice and services to you. A list of countries where these service providers are located can be found in the AMP Privacy Policy;
- Your information may be used to provide ongoing information about opportunities that may be useful or relevant to your financial needs through direct marketing (subject to your ability to opt-out as set out in the AMP Privacy Policy);
- Your information may be disclosed as required or authorised by law and to anyone authorised by you.

Your adviser and AMPFP will continue to take reasonable steps to protect your information from misuse, loss, unauthorised access, modification or improper disclosure. You can request access to the information your adviser or AMPFP holds about you at any time to correct or update it as set out in the AMP Privacy Policy. The AMP Privacy Policy also contains information about how to make a complaint about a breach of the Australian Privacy Principles.

For a copy of AMP's Privacy Policy visit <http://www.amp.com.au/privacy> or you can contact us.

Australian Finance Group (AFG)

AFG is an aggregator and it acts as a gateway or interface between mortgage brokers and lenders by providing an IT platform through which brokers submit loan applications and deal with lenders as well as providing some other ancillary services.

Lenders may offer incentives that are paid directly to the Accredited Mortgage Consultant. These may include indirect benefits for example business lunches, tickets to sporting or cultural events, corporate promotional merchandise and other minor benefits.

Accredited Mortgage Consultants may be invited to attend the AFG National Conference. This is an annual event which offers Accredited Mortgage Consultants the opportunity for professional development and to hear industry updates and educational presentations by AFG and lender sponsors. AFG subsidises some costs of attendance, which may include meals and accommodation. The value will depend upon a range of factors, including the nature of the courses and events planned.

Any benefits that we may receive that are related to a loan recommended to you which is regulated by the National Consumer Credit Protection Act, will be disclosed in our advice to you prior to application.

The lenders and lessors whose products are most commonly recommended by Accredited Mortgage Consultants authorised by AFG are:



Our Financial Advisers and Credit Advisers

About Petar Caric

Experience	13 years experience across a wide range of financial services
Qualifications	Certified Financial Planner - CFP® Bachelor of Commerce - Financial Planning Self-Managed Super Fund Specialist Advisor
Memberships	Financial Planning Association
Phone	02 4605 0350
Email	admin@redpool.com.au
Authorised representative number	472969
Credit representative number	472971

The advice and services I can provide

I am authorised to provide all the services listed in the **Our advice and services** section.

- Self Managed Superannuation

How I am paid

I receive the following from our :

- Profit share

My Awards



About Angelo Rentzepis

Experience	Over 20 years experience across a wide range of financial services
Qualifications	Advanced Diploma of Financial Planning Cert IV in Mortgage Finance Broking Self Managed Super Fund Specialist Advisor Justice of the Peace
Memberships	Finance Brokers Association of Australia (FBAA)
Phone	02 4605 0350
Email	admin@redpool.com.au
Authorised representative number	1007259
Credit representative number	474938

The advice and services I can provide

I am authorised to provide all the services listed in the **Our advice and services** section.

- Gearing and margin lending
- SMSF borrowing

I am also an Accredited Mortgage Consultant and as a credit representative of AMPFP I am authorised to provide credit assistance in relation to loan products.

Subject to meeting lender credit criteria, I can advise on loans relating to:

- residential mortgages and home loans
- personal loans
- car leases
- commercial loans
- deposit bonds
- reverse mortgages
- rural loans

How I am paid

I receive the following from our :

- Profit share

Schedule of fees

These prices should be used as a guide only. We will discuss your individual needs and agree our fees with you prior to providing any services. The following section outlines our types of fees that may apply for initial and ongoing advice.

Step 1 – Discussing your needs

There is no charge to meet with us and discuss your situation, needs and objectives and we will agree our fee with you, before proceeding to step 2.

Step 2 – Receiving advice and implementing a strategy

Our fee will depend on factors such as the complexity of your circumstances and goals and the scope of the advice. They range from \$770 to \$5,500 including GST. We will discuss your case and the complexity involved and agree the fee before proceeding. This way you will know exactly what the costs are before they are incurred.

Step 3 - Ongoing service fees

Regularly reviewing and adjusting your strategy is an integral element to achieve the goals you set out to accomplish. That's because life can throw all sorts of curve balls at you and your finances will need to adjust with you. We offer a choice of 2 ongoing service options ranging between 0.66% - 0.88% of the funds being managed. In addition to this we also offer an intensive coaching set for those who are looking for more in depth help:

Ongoing service and support	Who's it for?
Support when you need it	For those who want to be in the driving seat with the comfort of knowing they have the backing of expertise and support when they need it.
Live today & protect tomorrow	We know that life can throw all sorts of things at us which can have an impact even the best laid plans. This is for those who want to keep their goals and aspirations safe by having more regular strategy check-up. Feel secure knowing your plan will change with you as your needs change.
Intensive Coaching Sets	This is the ultimate goal package. 1:1 coaching for clients on a fortnightly or monthly basis to ensure that your goals, dreams are achieved as well as your risks actively managed. This package is designed to transform clients into goal seeking and achievement machines.

Commissions

I do not receive commissions on investments through new superannuation, managed funds or retirement products. However, some products, particularly older products, may attract commissions.

Any commission amounts will be disclosed to you when providing my advice. The following table is a guide of commissions I may receive.

Product type	Initial commission	Ongoing commission	Example
Insurance (including those held within superannuation)	Up to 88% of the first year's premium*	Up to 33% of the premium each following year.	If your insurance premium was \$1,000, we would receive up to \$880.00 initially and \$330.00 pa.
Loans	Up to 1.65% of the initial loan balance, of which AFG retains between 0-3% and passes the remaining 97-100% on to . then retains 5% and we will receive the remaining 95%.	Up to 0.55% of the outstanding loan balance each year, of which AFG retains between 0-3% and passes the remaining 97-100% on to . then retains 5% and we will receive the remaining 95%.	If your loan balance was \$100,000, initial commission would be up to \$1,650, of which AFG retains up to \$49.50 and receives \$1,600.50. then passes (\$1,600.50 x 95%) \$1,520.48 on to us.

			On an annual basis, the commission on a \$100,000 loan balance would be up to \$550, of which AFG retains up to \$16.50 and receives \$533.50. then passes $(\$533.50 \times 95\%)$ \$506.83 to us.
Deposit bonds	Up to 22% of the deposit bond fee, of which AFG retains between 0-3% and passes the remaining 97-100% on to . then retains 5% and we will receive the remaining 95%.	N/A	For example, if your deposit bond fee is \$400, the commission would be up to \$88, of which AFG retains up to \$2.64 and receives \$85.36. then passes $(\$85.36 \times 95\%)$ \$81.09 to us.
Other banking products		Up to 0.33% of the balance each year.	If you made an investment of \$2,000 we would receive Invalid formula of the balance each year.

All fees and charges include GST.

If an agreed advice fee is charged then we may rebate all or some of the commission.

We look forward to working with you

Our office is located at 3/28 Somerset Avenue

Ph 02 47226655

