

Financial Services Guide

Chifley Financial Services Pty Ltd ABN 75 053 704 706 AFSL 231148

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Chifley Financial Services Pty Ltd (Chifley) is responsible for the financial services provided including the distribution of this Financial Services Guide (FSG).

Contact us

If you seek further information about this FSG from Chifley, please contact:

Toll Free	1 800 800 002
Telephone	02 9350 8700
Address	Level 9, 28 Margaret Street Sydney NSW 2000
Postal address	GPO Box 3702 Sydney NSW 2001
Email address	chifleypas@chifley.com

Important information

The purpose of this guide is to give you important information about:

- who we are
- the services we offer you
- any potential conflict of interest we may have
- how we can be contacted
- how we and our associates are paid and
- our internal and external dispute resolution procedures and how you can access them.

It is intended that this FSG should assist you in determining whether to use any of the services described below.

A guide to our relationship with you and others

General advice only

Chifley will only provide you with general advice, that is, advice which does not take into account your objectives, financial situation or needs.

Product Disclosure Statement (PDS)

Where Chifley arranges for you to deal in a financial product as a retail client, we will give you information about the particular financial product by providing you with a Product Disclosure Statement (PDS). You should read the PDS in its entirety before making a decision to acquire the product.

Do you have any relationships or associations with financial product issuers?

Chifley does not have any relationships or associations with product issuers of insurance products.

Who does Chifley act for when providing the financial service?

Chifley will act for you as your insurance broker to:

- provide general advice to you; and/or
- arrange for you to deal in insurance products.

Chifley may, from time to time, provide you with information to assist you in determining alternative

insurance products that may be applicable to you and your organisation as a whole. These products may not suit some or all of the individuals in your organisation, and as such, Chifley does not warrant that the insurance products provided to you will suit your objectives or the individual objectives of eligible individuals within your organization.

What kinds of financial services are you authorised to provide me and what kinds of financial product(s) do those services relate to?

Chifley will only provide you with general financial advice and arrange for you to deal, by applying for, acquiring, varying or disposing of the following financial products on your behalf:

- General Insurance Products
- Life Risk Insurance Products

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

We maintain a record of our dealings with you and your organisation.

We are committed to implementing and promoting a privacy policy, which will ensure the privacy and security of your information.

If you wish to examine your file please ask us. We will make arrangements for you to do so.

How can I give you instructions about my financial product(s)?

You may tell us how you would like to give us instructions. For example, by telephone, fax or other means such as e-mail. This instruction should be given in writing.

How will I pay for the services provided?

Chifley may receive a payment for our services which is paid to us by the financial product issuer(s) by way of a commission.

Chifley may also charge an administration fee.

How are any commissions (including fees or other benefits) calculated for providing the financial services?

Chifley may be paid a commission by the insurer for arranging, renewing or varying the policy which is based on a percentage of the premium less stamp duty and any other government charges, taxes, fees or levies. The rate of commission under this arrangement can range between 0 – 30%. The commission is included in the premium charged.

Any administration fee imposed by Chifley will be calculated on a per person per week basis up to \$1 per week per person.

Chifley has entered into referral agreements with various referrer organisations that endorse and support Chifley's insurance broking services. Chifley may pay the referrer organisations a referral fee of between 0 - 15% where Chifley arranges, renews or varies a policy which has been referred by the referrer organisation to us.

The referrer fee paid to the referrer organisation by Chifley is included in the commission that is received by Chifley and will not be an additional cost to you.

The staff of Chifley receive remuneration by means of salary and bonus.

Privacy Policy

The privacy of your personal information is important to us. All personal information is dealt with in accordance with our Privacy Policy. The Policy details how we comply with the Privacy Act in the handling of your personal information. You can obtain a copy of the Policy via our website at www.chifley.com or by calling 1 800 800 002.

We aim to ensure that the personal information we retain about you is accurate, complete and up to date. Accordingly, if you have any concerns about the completeness or accuracy of the information we have about you or would like to access or amend your information, simply call us on 1 800 800 8002 or send an email to chifleyservice@chifley.com.

Privacy complaints

If you are not satisfied that adequate precautions are being taken to protect your personal information, you may make a formal complaint. This must be in writing and addressed to:

Privacy Officer
Chifley Financial Services Pty Ltd
GPO Box 3702
Sydney NSW 2001

If you are not satisfied with that response you may then refer your complaint to the Federal Privacy Commissioner. The Commissioner's office can be contacted by phone on 1 300 363 992 or by writing to:

The Privacy Commissioner
GPO Box 5218
Sydney NSW 2001

General complaints

Chifley prides itself on delivering an optimal level of client service. We are committed to handling any complaint quickly, fairly and in the strictest confidence. An investor with a complaint regarding any of our products or services should contact us on 02 9350 8700 from 9.00am to 5.00pm, Sydney time.

If a complaint is not acknowledged within 3 business days, an investor can refer the matter in writing to the:

Complaints Resolution Officer
Chifley Financial Services Pty Ltd
GPO Box 3702
Sydney NSW 2001

In the event that an investor is dissatisfied with the outcome of the complaint, the matter may be referred to the Financial Ombudsman Service. The Ombudsman's office can be contacted by telephone on 1300 780 808 or by writing to:

Financial Ombudsman Service
GPO Box 3
Melbourne VIC 3001

You may also contact the Australian Securities & Investments Commission (ASIC) on freecall infoline 1300 300 630 to make a complaint and obtain information about your rights.

What kind of compensation arrangements do we have?

Chifley holds a professional indemnity insurance policy, which satisfies the requirements for compensation arrangements under section 912B of the Corporations Act.

Subject to the terms, conditions and exclusions of the policy, the policy provides cover for civil liability resulting from third party claims concerning the professional services performed by us (including our employees and employed representatives).

The policy continues to provide coverage for past employees and employed representatives in respect of financial services performed whilst they were engaged by us.

Please note that the information contained in this document is of a general nature only and does not constitute personal advice as it does not take into account your personal objectives, financial situation or needs. Any advice in this document is provided by Chifley Financial Services Pty Ltd (ABN 75 053 704 706), as an Australian Financial Services Licensee (AFSL 231148). You should not rely solely on this information and you should consider your own personal objectives, financial situation and needs before acting on this information. Prior to making any investment decision you should obtain and consider the relevant Product Disclosure Statement (PDS) or other offer document and seek professional investment advice.