

# Financial Services Guide

Chifley Financial Services Pty Ltd ABN 75 053 704 706 AFSL 231 148

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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: [chifleyservice@chifley.com](mailto:chifleyservice@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
- your adviser.

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

## Statement of Advice and Product Disclosure Statement

It is intended that this FSG should assist you in determining whether to use the financial services we provide.

You should also be aware that you may receive a Statement of Advice (SOA) whenever we provide you with personal advice which takes into account your needs, objectives and financial situation.

In the SOA we will tell you about:

- the advice and the basis on which it is given;
- our fees and any commissions; and
- any associations we have with financial product issuers or other parties which may have influenced the advice we give you.

Where you require further advice and there are no significant changes to your circumstances, your adviser is required to keep a Record of Advice (ROA). A copy of the ROA is available upon request.

Where we make a recommendation to acquire a particular financial product or offer to issue or arrange a financial product, we must provide you with a Product Disclosure Statement (PDS). This will contain information about the particular product, which will enable you to make an informed decision in relation to the acquisition of that product.

## A guide to our relationship with you and others

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

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

### What kinds of financial services are you authorised to provide me?

We will provide "personal advice" after considering your individual investment objectives, financial situation and needs.

We will also supply "general advice" where required. You should be aware that when "general advice" is provided, it will not necessarily be appropriate. That is why we recommend you seek a personalised review of your investment objectives, particular needs and circumstances before making an investment decision.

We can also review your financial situation at regular intervals. The function of this is primarily to review the strategies and investments recommended to you in order to assess that they are still suitable for you.

### What information should I provide to receive personalised advice?

You need to provide us with a list of your personal objectives, details of your current financial situation and any relevant information, so that we can offer you the most appropriate advice possible. You have the right not to tell us, if you do not wish to. However, if you do not, the advice you receive may not be appropriate to your needs, objectives and financial situation.

You should read the warnings contained in the SOA carefully before making any decision relating to a financial product(s).

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

We maintain a record of your personal profile including details of your objectives, financial situation and needs. We also maintain records of any recommendations made to you.

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

If we provide you with telephone advice related to the giving of instructions you may request a record of that advice at that time or up to 90 days after receiving the advice.

### How will I pay for the services provided?

Your initial meeting with a Chifley Adviser is without cost or obligation. A fee for our service may apply if Chifley provides you with an SOA. Should you wish us to provide an SOA, we will ask you to confirm this in a 'Terms of Engagement' form.

We may receive a payment for our services which is paid to us by the financial product issuer(s)

We will give you an SOA containing details of any payments we may receive from financial product issuer(s) or otherwise.

### How are any fees or other benefits calculated for providing the financial services?

The authorised representatives of Chifley receive remuneration by means of salary and bonus.

If you receive personal advice from us, we will tell you about any fees and any other benefits, where possible in actual dollar amounts, in the SOA. Your planner will give you this SOA before we proceed to act on your instructions.

Your planner will tell you in writing in the SOA what fees we may charge you, when you have to pay, and what payments we may receive from the financial product issuer(s).

## Background to Financial Advisory Services

### What is financial advising?

"Financial advising" is the process of providing advice and assistance to clients for the purpose of determining whether and how clients can meet their financial needs and life goals through the proper management of financial resources.

## Tailoring and customising advice

The definition of financial planning acknowledges that the process can result in you receiving a complete strategy to meet all of your financial and lifestyle needs and goals or a strategy that meets only part of your overall needs because either:

- a. you do not provide us with all the information we need, or
- b. you ask us to look at just one part of your financial life.

## What happens if I do not provide you with all the necessary information?

Whether we are providing you with a complete or more limited strategy, it is vital that you give us as much accurate information as you can. Without that information our advice may be inappropriate and in such cases you are not able to rely on it.

If we believe that the information we receive is incomplete or inaccurate, we are required by law to warn you that the advice may not be appropriate.

## 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](http://www.chifley.com) or by calling 1800 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 the above number or send an email to: [chifleyservice@chifley.com](mailto: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 1300 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 9350 8700 from 8.30am 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.

## Chifley Financial Services Pty Ltd

Freecall 1800 800 002  
Weekdays between 9.00am and 5.00pm Sydney time  
Email [chifleyservice@chifley.com](mailto:chifleyservice@chifley.com)  
Fax 02 9350 8799

[chifley.com](http://chifley.com)

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 231 148). 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 financial decision you should obtain and consider the relevant Product Disclosure Statement (PDS) or other offer document and seek professional advice.

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