CENTRAL ACCORD

BRINGING YOUR WEALTH INTO ACCORD

Financial Services Guide

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CENTRAL ACCORD PTY LTD

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Central Accord Pty Ltd

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Full Financial Services Guide

1. A guide to our relationship with you and others

This Financial Services Guide (FSG) is issued by Central Accord Pty Ltd (Central Accord), which holds Australian Financial Services Licence number 226405.

This FSG describes our financial planning and advisory services to assist you to decide whether to use our services. It also outlines your rights as a client and our obligations and responsibilities as the licensee and your adviser.

This FSG should be read together with your Adviser Profile and any advice or disclosure documents provided to you. Your Adviser Profile includes adviser-specific information such as your adviser's services, authorisations, fees and remuneration.

2. Who provides the financial services offered in this guide?

The financial services are provided by Central Accord and your adviser. When Central Accord and your adviser provide you with financial services, we will act on your behalf and in your best interests.

The key matters covered by this FSG include:

- who Central Accord and your adviser are;
- how we can be contacted;
- how Central Accord and your adviser are paid;
- what services we are authorised to provide to you;
- details of any potential conflicts of interest;
- details of our professional indemnity insurance; and
- details of our dispute resolution procedures and how you can access them.

Not independent We and our authorised representatives are not independent, impartial or unbiased in relation to the provision of personal advice. This is because we may receive insurance commissions where permitted by law and with your prior informed consent, and we may use an approved product list, product research process or other approved arrangements when providing advice.

3. Statements of Advice and Product Disclosure Statements

When personal advice involving a financial product is provided to you, you will generally receive a Statement of Advice (SOA). The SOA will contain the advice, the basis on which it is given and information about the fees, costs, commissions or other benefits that may apply.

If your adviser provides further advice to you that is related to advice previously provided, that further advice may be recorded in a Record of Advice (ROA). You may request a copy of an ROA from your adviser or Central Accord within the period required by law.

Where a financial product is recommended, you may also receive a Product Disclosure Statement or other disclosure document containing information about the product's risks, benefits, features, fees and costs.

Central Accord also provides execution-only (no advice) services for certain classes of financial product. Where you deal with us on an execution-only basis, we act on your instructions to deal in a financial product without providing personal advice and without considering your objectives, financial situation or needs. You will not receive a Statement of Advice for an execution-only transaction, and you are solely responsible for assessing the suitability of the product for your circumstances, including by reading the relevant Product Disclosure Statement or other disclosure document before proceeding.

4. Who is Central Accord?

Central Accord is the holder of an Australian Financial Services Licence and is responsible for the financial services provided by its authorised representatives under that licence.

Central Accord supports its authorised representatives through compliance, supervision, research, training, professional development and technical support to assist advisers to provide financial services to clients.

6. Who is responsible for the financial services provided to me?

Your adviser acts on behalf of Central Accord. Central Accord is responsible for the financial services provided by your adviser where those services are provided under Central Accord's AFSL.

Your adviser may also operate separate businesses or provide services that are not authorised by Central Accord, such as accounting, tax, property, self-managed superannuation fund administration or other services. Central Accord is not responsible for services that are not provided under its AFSL. If you are uncertain, please ask your adviser or Central Accord who is responsible for the particular service or transaction.

7. Relationships and associations

We may have relationships or associations with product issuers, platform providers, research providers, service providers, referral partners or other third parties that support the financial services we provide.

Any relationship, association, referral arrangement, benefit or conflict that could reasonably be expected to influence the advice or services provided to you will be disclosed where relevant, including in your advice document.

8. What financial services are available to me?

The financial services available to you depend on your adviser's authorisations and the scope of advice agreed with you.

Under our AFSL, and subject to your adviser's authorisations, we may provide financial product advice and deal in relation to:

- deposit and payment products;
- government debentures, stocks or bonds;
- life products, including life risk insurance and life investment products;
- managed investment schemes, including investor directed portfolio services;
- retirement savings account products;
- securities; and
- superannuation.

9. How do I provide instructions?

We will act on your instructions after you accept our recommendations or otherwise provide clear authority for us to act.

You may provide instructions verbally, by phone, by email or in writing. In some cases, we may require written confirmation before acting on your instructions.

10. Tailored, general and ongoing advice

We usually provide personal advice that is tailored to your objectives, financial situation and needs.

Where we provide general advice, that advice does not take into account your personal objectives, financial situation or needs. You should consider whether the advice is appropriate for you before acting on it.

You may choose to engage us for initial advice, implementation assistance, ongoing advice services or advice for a fixed term.

11. Should I transfer investment monies to my adviser's account?

No. You should only transfer investment funds to the approved financial institution or product provider specified in the relevant application form, Product Disclosure Statement or other disclosure document.

You should not transfer investment monies to your adviser personally or to any account that has not been confirmed as the account of the relevant product provider or approved financial institution.

You should not sign blank forms or appoint your adviser as your attorney or authorised signatory unless you have obtained independent legal advice.

12. What information should I provide to my adviser?

You will need to provide your adviser with information about your objectives, financial situation and needs, including details of assets, liabilities, income, expenses, insurance, superannuation and other matters relevant to the advice or services you request.

It is important that the information you provide is complete and accurate. If you do not provide the information we request, or if the information is incomplete or inaccurate, the advice you receive may not be appropriate for your needs, objectives and financial situation.

You should read any warnings, assumptions, advice documents and product disclosure documents carefully before deciding whether to proceed with any advice or product recommendation.

13. How will I pay for the services provided?

The fees and costs payable for our services depend on the nature, scope and complexity of the advice and services you agree to receive.

Your adviser's fees and remuneration will be explained in the Adviser Profile and agreed with you before work begins. The exact fees, costs, commissions and other benefits that apply to your advice will be disclosed in your advice or engagement documents.

Where applicable, fees may be deducted from a product or platform with your consent.

14. How are fees, commissions and other benefits calculated?

The fees, commissions and other benefits that apply to our services will be explained and agreed with you before work begins, and disclosed in your advice or engagement documents.

Where permitted by law and with your prior informed consent, insurance commissions may be received from an insurer. These commissions will be disclosed in your advice document. Insurance commissions may be up to 60% of the first year's premium, excluding GST, and up to 20% per annum thereafter, excluding GST.

15. What should I know about investment risks?

All financial products and strategies involve risk. Your adviser will explain the key risks, benefits, costs and limitations of any advice or product recommendation made to you.

Where a financial product is recommended, you should also read the relevant Product Disclosure Statement or other disclosure document before making a decision.

16. Who do I complain to if I have a problem with your services?

If you have a complaint about the services provided to you, please contact your adviser or our Complaints Officer.

We will acknowledge receipt of your complaint within 24 hours (or one business day) of receiving it, or as soon as practicable. We will aim to resolve it fairly and promptly.

A written response will be provided no later than 30 calendar days after receiving your complaint, unless a different timeframe applies under law.

If your complaint is not resolved to your satisfaction, you may contact the Australian Financial Complaints Authority.

Australian Financial Complaints Authority	**Australian Financial Complaints Authority**
Website	www.afca.org.au
Email	info@afca.org.au
Phone	1800 931 678
Post	GPO Box 3, Melbourne VIC 3001

AFCA provides a free and independent dispute resolution service.

17. Professional indemnity insurance and compensation arrangements

Central Accord holds professional indemnity insurance that complies with the compensation arrangements under section 912B of the Corporations Act.

The policy covers financial services provided by Central Accord's past and present representatives, including our advisers, subject to the terms, conditions and exclusions of the policy. This insurance is not intended to cover product failure or general investment losses.

18. Privacy and your information

We collect, hold, use and disclose personal information so we can provide financial services to you, verify your identity, comply with our legal and regulatory obligations, administer our relationship with you, respond to your enquiries and manage complaints.

The personal information we may collect includes your name, contact details, date of birth, identification information, financial information, employment details, family circumstances, tax information and other information relevant to the services we provide.

If you do not provide the information we request, we may not be able to provide advice or services to you, or the advice we provide may be limited.

We handle personal information in accordance with the Privacy Act 1988 (Cth), the Australian Privacy Principles and our Privacy Policy.

Our Privacy Policy explains how you may access or correct your personal information and how you may make a complaint about how your information has been handled.

19. Contact us

If you have any questions about this Financial Services Guide or the services we provide, please contact us:

Central Accord Pty Ltd	**Central Accord Pty Ltd**
ABN	93 068 486 126

ACN	068 486 126
Address	10-20 Gwynne Street, Cremorne VIC 3121
Phone	+61 3 8618 6943
24/7 hotline	1300 753 199
Email	support@centralaccord.com.au
Website	www.centralaccord.com.au

20. Important information

This Financial Services Guide is designed to help you understand the financial services described in this document and decide whether they are appropriate to you.

This Financial Services Guide is authorised for distribution by Central Accord Pty Ltd and should be read together with your Adviser Profile and any advice or disclosure documents provided to you.

Version control

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