



## **FINANCIAL SERVICES GUIDE**

### **Zebra Financial Services Pty Ltd**

Date: 27<sup>th</sup> September 2019

Zebra Financial Services Pty Ltd (ZFS) ABN 90 627 270 277 is an Australian Financial Services Licensee (AFSL No. 512864 (**Licensee, we** or **us**)). Our contact details are as follows:

Address: Suite 2, Level 16, 122 Arthur Street, North Sydney NSW 2060  
Phone: 1300 175 995  
Email: [info@zebrafs.com.au](mailto:info@zebrafs.com.au)

We appoint Authorised Representatives to act on our behalf for the provision of authorised financial services.

This Financial Services Guide (**FSG**) is provided by:

Zebra Financial Advice Pty Ltd (Corporate Authorised Representative No. 1277447 (ZFA))

- Sharon Lee Hills (Authorised Representative No. 418734)
- Andrew Carl Hills (Andy Hills) (Authorised Representative No. 273570)
- Grant William Goldsworthy (Authorised Representative No. 435423)
- Tracey Ann Smylie (Authorised Representative No. 428187)

The distribution of this FSG is authorised by the Licensee.

#### **Zebra Financial Advice Pty Ltd**

Address: Suite 2, Level 16, 122 Arthur Street, North Sydney NSW 2060  
Phone: 1300 182 977  
Email: [info@zebrafa.com.au](mailto:info@zebrafa.com.au)

## Purpose of FSG

This FSG will inform you of our services and fees, to assist you when deciding whether to use those services. This FSG includes information about:

- the financial services and products we provide;
- the advice and documents you may receive;
- your privacy and how we collect your personal information;
- what to do if you have a complaint;
- the significant relationships and associations we have;
- the remuneration and other benefits that may be received by us or other relevant persons in connection to the financial services we provide to you; and
- fees and charges for our services.

## Financial services we provide

Zebra Financial Services Pty Ltd is authorised to provide financial services including financial product advice (general and personal advice) and deal in financial products including:

- basic deposit products;
- non-basic deposit products;
- non-cash payment products;
- managed investment schemes, including Investor Directed Portfolio Services (IDPS);
- government debentures, stocks or bonds;
- securities;
- superannuation: Personal and Corporate;
- retirement savings accounts;
- Wealth creation and retirement planning;
- Cash flow and debt reduction strategies;

- Direct equities;
- investment life insurance products, including funeral bonds, endowment policies, allocated pensions and annuities; and
- life risk insurance products, including term life, total and permanent disability, trauma and income protection.

In addition, we provide a suite of professional services to help structure such matters as Self-Managed Super Funds (**SMSF**), Trusts and Wills.

## Approved Product List (APL)

Our Authorised Representatives can only provide advice on financial products that are on our APL, a copy of which is available upon request. The APL includes a range of investment/insurance/superannuation products for our Authorised Representatives to choose from. The products we provide on the APL have been selected by independent committees based on extensive research on a range of factors including performance, costs and risks.

## Documents you may receive

In addition to this FSG, you will receive other important documents. Please refer to the following definitions for a description of the documents you are likely to receive:

### Statement of Advice (SOA)

If you request that we provide you with personal financial advice, we will provide you with a SOA. We must give the SOA to you the first time we provide you with personal advice about each type of financial product or where there has been a significant change in your circumstances.

We must give you the SOA before we provide any services recommended in the SOA. We are under a legal obligation to ensure that the advice and recommendations we provide to you are in your best interests.

The SOA will include the following information:

- the nature of the advice given and the grounds for our recommendations;
- information about fees and commissions that may be received for the advice; and

- any associations, relationships or interests that may influence the advice we provide.

Where the personal financial product advice relates to a basic deposit product, non-cash payment facility or travellers cheques, an SOA will not be provided.

### **Record of Advice (ROA)**

We may also record our advice through preparing a record of advice in some circumstances instead of providing you with a SOA. If you have not been provided with the ROA, you may request a copy of it free of charge at any time within seven years after the advice was provided to you, by contacting us.

### **Client Service Agreement**

The Client Service Agreement will be tailored to your specific requirements and outlines the benefits, services and support provided by ZFA for you. It will provide an indication of our fees and costs associated with providing and implementing our advice.

### **Annual Fee Disclosure Statement (FDS)**

If we enter into an ongoing fee arrangement with you, we will provide you with an annual Fee Disclosure Statement. The FDS contains information in connection with ongoing fees paid and the services you received or were entitled to receive. The FDS will be provided by us every 12 months or as otherwise permitted under the law.

### **Product Disclosure Statement (PDS)**

The PDS outlines the key features, significant benefits, risks and fees associated with the financial product. If we make a recommendation on certain financial products (other than securities) or arrange the issue of a financial product, you will receive a PDS.

### **How can you provide us with instructions?**

You can give us instructions in writing, by phone, email or any other means that we agree with you from time to time.

### **Who do we act for?**

Authorised Representatives provide financial services on behalf of the Licensee. In providing those financial services, the

Licensee acts on its own behalf. The Licensee is independent, and is not aligned with any product issuer or re-seller.

### **Fees and charges**

#### *General advice*

We may charge you a fee for any general advice we provide to you.

General advice does not take into account your financial objectives, situation and needs.

Details of these fees will be provided to you in an engagement letter or fee disclosure statement.

You may request particulars of these fees within a reasonable time after receiving this FSG, but before you are provided with any general advice.

#### *Personal advice*

We will charge you a fee for any personal advice we provide to you. That fee may either be a fixed fee or based on the amount of hours it takes us to prepare and provide you with the personal advice. These fees will be included in the SOA or ROA which will be provided to you.

Personal advice is based on your personal circumstances and can be given on your complete financial situation or on limited areas you require advice on.

#### *Ongoing*

If you enter into an ongoing service arrangement with us, we will charge you a yearly fee, generally payable monthly. This will be disclosed in the SOA or ROA, engagement letter or Fee Disclosure Statement.

Please contact us if you require any further information about how we or our Authorised Representatives are remunerated.

### **Remuneration, commissions and other benefits**

We may receive commissions from product issuers or re-sellers, where legislation allows.

ZFS will not be receiving grandfathered commission, however we may receive insurance commission at 77%, which will decrease to 66% upfront from 1 January

2020. The ongoing commission rate is 22% (unchanged), GST inclusive.

For example, based on a \$2,000 annual insurance premium for a policy which commenced in 2019, ZFS would receive \$1,540, GST inclusive upfront, in the first year and ongoing commission of \$440 in the year after that. For a \$2,000 annual insurance premium for a policy which commenced in 2020, ZFS would receive \$1,320 GST inclusive upfront, in the first year and ongoing commission of \$440 in the year after that.

Our Authorised Representatives are paid a salary which does not change depending on the amount of financial services they have provided.

## Associations

We are required to disclose any associations or relationships between us, our related entities and product issuers that could reasonably be capable of influencing the financial services we provide to you. No such associations or relationships exist. If such associations or relationships do come into existence, we will disclose them to you in writing.

## Complaints

We are fully committed to providing quality financial services. However if you are unhappy with our services, we have an internal complaint process to deal with your concerns.

### Step 1

Please contact us if you have any complaints with respect to our financial services. Please provide us with as much information about the complaint as you can. We will then attend to your complaint, and may contact you for more information. Once we have enough information, we will endeavour to resolve your complaint in five business days.

**Practice Manager: Maria Pteris**

**Email: [maria@zebrafs.com.au](mailto:maria@zebrafs.com.au)**

### Step 2

If you are not happy with the outcome, you may request that our compliance officer review your complaint and our proposed resolutions. The compliance officer may contact you for more information. The compliance officer will contact you with his or her decision.

**Compliance Manager: Sharon Hills**

**Email: [sharon@zebrafs.com.au](mailto:sharon@zebrafs.com.au)**

### Step 3

We will attempt to resolve your complaint efficiently and fairly. If you feel our response is inadequate, or if you have not received a response within 45 days, you can have your complaint reviewed by the Australian Financial Complaints Authority:

Online: [www.afca.org.au](http://www.afca.org.au)  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Phone: 1800 931 678  
Fax: (03) 9613 6399  
Mail: Australian Financial  
Complaints Authority  
GPO Box 3  
Melbourne VIC 3001

## Compensation arrangements

We hold professional indemnity insurance in respect of our financial services which complies with the *Corporations Act 2001* (Cth). The professional indemnity insurance covers all of the financial services you are provided, even if they were provided by a person who is no longer our Authorised Representative.

## Privacy

Australian Privacy Principles apply to how we collect and use personal information. The information you provide to us for the purposes of obtaining financial product advice must only be used to:

- fully understand your financial planning needs;
- provide you with information, products or services that you might reasonably expect or request;
- manage rights under any laws applying to the services provided; and
- conduct research and marketing which includes direct marketing (although you have the right to specifically instruct us not to use your personal information for these purposes).

For details of how we collect and use your personal information, please refer to our

privacy policy which is available on our website.

### **Further Information**

If you have any further queries about our financial services, please do not hesitate to contact us.

### **Contact us**

Zebra Financial Services Pty Ltd

Suite 2, Level 16,  
122 Arthur Street,  
North Sydney NSW 2060  
P: 1300 175 995

E: [info@zebrafs.com.au](mailto:info@zebrafs.com.au)

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## I have received this Financial Services Guide

I confirm that my adviser from Zebra Financial Services Pty Ltd has given me a copy of the Zebra Financial Advice Pty Ltd (ZFA) Financial Services Guide dated 27<sup>th</sup> August 2019.

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Print customer name

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Customer signature

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Print customer name

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Customer signature

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Date

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ZFA adviser signature