



AUSTRALIAN MORTGAGE & FINANCIAL ADVISERS

FINANCIAL SERVICES GUIDE

Our guide to assisting you with your financial needs

Version 7 | September 2021

What is a Financial Services Guide?

This Financial Services Guide ('FSG') is to help you make an informed decision about the services we offer and whether they are appropriate to meet your needs.

It provides you with information about the entities that may provide you with financial services:

- The licensee's Corporate Authorised Representative – [Marybeth Financial Group Pty Ltd as Trustee for The Banks Reading Family Trust t/a MB Financial Group](#)
- Individual Authorised Representatives of the licensee

We collectively refer to Authorised Representative(s) in this FSG as "us, our, we". We are the providing entity and are the authorised representative(s) of the licensee. Our corporate authorised representative number is 1000174.

This FSG sets out the services we provide. It tells you:

- Who we are and how we can be contacted
- Who the licensee is and how it can be contacted
- What services and products we are authorised to provide to you
- Privacy (i.e. collection and handling of your personal information)
- How we (and any other relevant parties) are paid; and
- How we deal with complaints

Not Independent / Our Lack of Independence

Neither AMAFA or any of its representatives are able to describe themselves as being independent, impartial, or unbiased because:

- We may receive commissions associated with the issue of life insurance products.
- We have an Approved Product List which limits the range of products we can recommend when providing advice to you.

We may provide you with personal advice that takes into account your needs, financial situation and circumstances. Where we provide you with personal advice, we will provide you with a Statement of Advice ('SOA'). The SOA outlines our advice and the basis on which the advice was given. It also outlines relevant information about us, our fees and charges associated with our advice. We are only able to provide personal advice about certain products as stipulated under the licensee's Australian Financial Services Licence ('AFSL').

If we provide further personal advice after providing our initial advice, we may record this in a Record of Advice, instead of an SOA. You may request a record of further advice that is provided to you, if you haven't already been provided with it. You can also contact us, using the details at the start of this FSG, within 7 years from when the advice is provided to request this record.

Occasionally we provide general advice. This is where we may express an opinion or recommendation influencing you in making a decision in relation to a financial product, but where we HAVE NOT considered your personal objectives, financial situation or needs. If we provide you with general advice, we will provide you with a warning that the advice may not be appropriate to your needs, financial situation, or objectives.

Additionally, we will provide you with an applicable Product Disclosure Statement ('PDS') (if one is available) which you should read before making a decision that the product is right for you.

When a financial product is recommended to you, you will be provided with a PDS issued by the product provider. The PDS contains information about the product to assist you in making an informed decision about the financial product. It will outline relevant terms, significant risks, and fees and charges associated with the product.

AMAFSA has arrangements in place to maintain professional indemnity insurance. This insurance satisfies the requirements under section 912B of the Act.

Please retain this FSG for your reference and any future dealings with us.

Who will be providing the financial services to you?

The Licensee

Australian Mortgage and Financial Advisers Pty Ltd is the authorising licensee for the financial services provided to you and is responsible for those services.

Australian Mortgage and Financial Advisers Pty Ltd authorises, and is also responsible for, the content and distribution of this FSG.

The licensee's contact details are as follows:

Licensee name: Australian Mortgage and Financial Advisers Pty Ltd (trading as AMAFA)
AFSL number: 389206
Address: 182 Huntingdale Street, Pullenvale, QLD 4069
Website: amafa.com.au
Phone: (07) 3378 2056
Email: info@amafa.com.au

The providing entity that is providing the financial services to you in their capacity as an Authorised Representative of AMAFA and AMAFA's Authorised Representatives who may provide services to you are listed below.

Authorised Representative details

Name: Marybeth Financial Group Pty Ltd as Trustee for The Banks Reading Family Trust t/a MB Financial Group
Corporate Authorised Representative No. 1000174
Address: Suite 5, 48-50 Sugar Road, Maroochydore, QLD 4558
Phone: 07 5452 7761
Website: www.mbfinalgroupp.com.au

The individual authorised representative is:

Name: Christopher Robertson
AR Number: 1268441
Mobile (Direct): 0450 262 224
Email: chris@mbfg.com.au

You can provide instructions to us by contacting us using the contact details above.

AMAFA and the Authorised Representatives listed in this FSG act on your behalf when we provide financial services to you.

What services and products are we authorised to provide to you?

We are authorised to provide financial product advice and deal in the following financial products:

- Basic Deposit Products
- Debentures, Stocks, and bonds
- Life Insurance (Personal and Business)
- Managed Investments
- Investor Directed Portfolio Services (IDPS)
- Retirement Savings Account (RSA)
- Superannuation
- Self-Managed Superannuation

We are authorised to provide these services and products to both retail and wholesale clients.

There is an important difference between 'general advice' and 'personal advice'. If we provide you with 'general advice' it means that we have not considered any of your individual objectives, financial situation and needs.

If we provide you with 'personal advice' we will consider your individual objectives, financial situation and needs when making our recommendation to you.

We will only provide services to you, with your prior, informed consent. If you do not understand any of the information in this Financial Services Guide, or have any other questions relating to the terms on which we will be acting, please contact us.

In providing our services, other financial matters may arise, however, we are not authorised to assist with any financial and product services except those explained above. You should seek specific advice from the appropriate professionals on other matters relevant to you.

What fees and commissions are payable to us?

Fees for providing you with our services are received by:

1. AMAFA or
2. The individual authorised representative or
3. The corporate authorised representative

All fees described in this FSG include GST. The cost of providing a financial product or service to you will depend on the nature and complexity of the advice, financial product and/or service provided. Generally, whenever your Adviser provides a recommendation for a financial product or service, your Adviser may be remunerated through either:

- An initial fee for service; or
- An ongoing fee for service; or
- A contribution fee or implementation fee; or
- Commission payments from product providers where applicable; or
- A combination of any of the above.

Type of Remuneration	Initial	Ongoing
Adviser Service Fee	\$0 to \$5500	\$0 to \$5500
Adviser Service Fee*	0% to 1.1%	0% to 1.1%
SoA Preparation Fee	\$0 to \$5500	NA
Implementation Fee	\$0 to \$5500	NA
Contribution Fee*	0% to 1.1%	0% to 1.1%
Hourly Rate	\$0.00 to \$300	\$0.00 to \$300
Investment Commission*	NA	NA
Insurance Commission^	0% to 66%	0% to 22%

**based on a % of funds invested*

^based on a % of the premium

Service fees

We will discuss and agree our fee structure with you before we provide you with services. The types of fees you can be charged are listed in the table above. You may be charged a combination, or part of, any of these fees.

Fees for Advice

We may charge fees for the preparation, presentation, and implementation of our advice. These fees will be based on your individual circumstances, the complexity involved in your situation, and the time it takes to prepare personal financial advice for you. We will discuss these fees with you and gain your agreement to the fees before we provide you with advice. E.g. Our hourly rates range from \$0 to \$300 per hour, depending on who provides services to you.

Ongoing Advice Fees

We may charge a fee to provide ongoing portfolio reviews and/or for the provision of ongoing services. This fee will be agreed with you and is either a set amount or an amount based on the amount of funds under our advice, and/or the time involved in reviewing your portfolio and circumstances.

Commissions

If you take out a financial product through us, AMAFA may receive payments in the form of initial commissions and/or ongoing commissions from the financial product providers. These commissions are included in the fees, premiums, and interest rate (in the case of margin loans) you pay for the product. They are not an additional cost to you. We may agree to rebate some or all of these.

The commission payable for different classes of financial products includes the following:

Examples of commissions we may charge

Life Insurance Products

Initial and ongoing commissions from insurance providers may be received by AMAFA. These commissions are paid to AMAFA by the company that issues the product that we recommend to you, and they are included in what you pay for the product. The commissions vary and are based on the policy cost, which is the sum of the premiums you pay and may include other fees related to the product.

The initial commission is paid in the first year by the product issuer to AMAFA. Ongoing commissions are payments paid by product issuers to AMAFA in the years after the first year. These commissions may be passed onto the authorised representative.

If you initiate an increase to your cover, AMAFA may receive an initial commission and ongoing commissions on the increase to your policy cost. The ongoing commission on a client-initiated increase is only paid in respect of the period that starts from the first anniversary of the increase.

If the initial commission is equal to the ongoing commissions (as a percentage of your policy cost), AMAFA may receive up to 60% (excl. GST) of your annual policy cost. If the initial commission is higher than the ongoing commissions, the maximum commission that AMAFA may receive is set out in the table:

Date a new product is issued	Initial commission (% of annual policy cost or increase excl. GST)	Ongoing commission pa (% of annual policy cost or increase excl. GST)
Before 1 January 2018 or before 1 April 2018 when the application was received prior to 1 January 2018	0 - 140%	0 - 38.5%
1 January 2018 - 31 December 2018*	0 - 80%	0 - 20%
1 January 2019 - 31 December 2019*	0 - 70%	0 - 20%
From 1 January 2020*	0 - 60%	0 - 20%

*AMAFA may receive the pre-1 January 2018 commission rates above from the product issuer if:

- Your policy was issued before 1 January 2018, and you exercise an option or apply for additional cover under your policy after 1 January 2018; or
- Your policy was issued before 1 January 2018 and is replaced after 1 January 2018 to correct an administrative error.

Example

We recommend an insurance product to you, and it is applied for and issued on 2 February 2018. The annual policy cost is \$450. AMAFA may receive up to \$360 (80% excl. GST) as an initial commission and may pass up to \$360 to us. Assuming the policy cost stays the same each year, AMAFA may receive up to \$90 pa (20% excl. GST) as an ongoing commission and may pass up to \$90 pa to us.

From 2 April 2020, you decide to increase your insurance cover. The cost of this increased cover is \$100. The initial commission payable to AMAFA in respect of this increase will be \$60 (60% excl. GST). The ongoing commission payable to AMAFA in respect of this increase will be \$20 pa (20% excl. GST), payable in respect of the period starting from the first anniversary of the date on which you increased your insurance cover (i.e., 2 April 2021). These commissions may be passed onto us.

You will find details of how your insurance policy cost is calculated in the relevant PDS that we provide you. Where personal advice is provided to you, you will also find details of the commission that AMAFA and we are entitled to receive, if you decide to purchase a life insurance product, in your SOA or ROA.

Licensee Remuneration

AMAFA receives a flat fee / and or percentage of the Adviser's remuneration for the provision of services required under its Australian Financial Services License.

Referrals

Should you be referred to your Adviser by a third party, such as an Accountant or Mortgage Broker, the third party may receive a fee for the referral. You will receive more detailed information concerning any referral fee in your SoA or other relevant document.

Other Forms of Remuneration or Benefits

AMAFA and/or its Advisers may receive non-monetary benefits where:

- The amount is less than \$300 and identical or similar benefits are not given on a frequent basis.
- The benefit has a genuine education or training purpose (including attendance to conferences) and is relevant to providing financial product advice; and/or
- The benefit consists of the provision of information technology software or support and is related to the provision of financial product advice in relation to the financial products issued or sold by the benefit provider.

Payments or benefits received are disclosed in a register. A copy of the register is available upon request.

Related Companies

Neither your Adviser nor the Licensee have any association or relationship with the issuers of financial products that might reasonably be expected to be capable of influencing them in the provision of financial services.

Education Partners

AMAFA and its related companies may receive payments or benefits from product providers in support of education and training initiatives implemented by AMAFA to develop the skills and professional knowledge of AMAFA Representatives.

AMAFA may use these payments to pay for costs associated with such conferences, training, or professional development days.

What arrangements may influence our advice to you?

We are generally only permitted to recommend products provided by platform providers on the Approved Product List. However, we can recommend other products to you where it suits your objectives, financial situation and needs.

From time to time, we may accept alternative forms of remuneration from product providers or other parties, such as hospitality or support connected with our professional development (e.g., training or sponsorship to attend conferences). We maintain a register detailing any benefit we receive which is valued at between \$25 and \$300, and other benefits that relate to information technology, software or support provided by a product issuer, or that relate to educational and training purposes. A copy of the register is available on request for a small charge.

Your Privacy

Your Adviser is required to maintain physical or electronic records of documentation for any financial advice given to you, including information that personally identifies you and/or contains information about you.

These records are required to be retained for at least seven (7) years. If you want to access your personal information at any time, please let us know.

You have the right to not provide personal information to your Adviser. However, in this case, your Adviser will warn you about the possible consequences and how this may impact on the quality of the advice provided. Additionally, your Adviser may also decline to provide advice if they feel they have insufficient information to proceed.

AMAFa respects your privacy and is committed to protecting and maintaining the security of the personal and financial information you provide us. For detailed information on how we handle your personal information, please see our Privacy Policy.

This Policy is located at: amafa.com.au/privacy-policy/

Disclosure of Information

Throughout the advice process, your personal information may be disclosed to other services providers. These may include:

- Financial product providers
- Financial planning software providers
- Administration and paraplanning service providers
- IT service providers

AMAFa may engage third party service providers to assist in the provision of products or services.

Some services may require disclosure of personal information to service providers outside Australia including the Philippines. The purpose of such disclosure is to facilitate the provision of financial services including the preparation of financial advice documents for AMAFA advisers.

All reasonable steps will be taken to ensure that offshore service providers comply with the Privacy Act 1988.

What should you do if you have a complaint?

If you have a complaint, you can contact us and discuss your complaint.

Please contact the Complaints Manager of our Licensee using any of the contact details at the start of this FSG. We will try and resolve your complaint quickly, fairly and within prescribed timeframes.

If the complaint cannot be resolved to your satisfaction within 30 days, you have the right to refer the matter to the Australian Financial Complaints Authority (AFCA). AFCA provides a fair and independent financial services complaint resolution that is free to consumers.

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001

Compensation Arrangements

We have arrangements in place to maintain adequate professional indemnity insurance as required by s912B of the Act. This insurance provides cover for claims made against us and our representatives, including claims in relation to the conduct of representatives who no longer work for us but who did so at the time of the relevant conduct.



DREAM. PLAN. RELAX.

Adviser Profile

I am sub-authorised to provide the financial services described in the FSG by Marybeth Financial Group Pty Ltd as Trustee for The Banks Reading Family Trust trading as MB Financial Group, Corporate Authorised Representative No. 1000174 of Australian Mortgage and Financial Advisers Pty Ltd, Australian Financial Services License No. 389206.

Address: Suite 5, 48-50 Sugar Road, Maroochydore, QLD 4558
Phone: 07 5452 7761
Website: www.mbfinancialgroup.com.au

I am authorised to provide the financial services described in the FSG by:

Licensee Details: Australian Mortgage and Financial Advisers Pty Ltd (“AMAFA”)
AFSL number: 389206
Address: 182 Huntingdale Street, Pullenvale, QLD 4069
Website: amafa.com.au
Phone: (07) 3378 2056
Email: info@amafa.com.au

Who is your Financial Adviser?

Your Financial Adviser is **Chris Robertson**.

In this document, the terms, ‘I’, ‘me’, ‘us’, ‘we’ and ‘our’ refers to Marybeth Financial Group Pty Ltd as Trustee for The Banks Reading Family Trust trading as MB Financial Group. The term ‘licensee’ refers to AMAFA.

My Authorised Representative number is 1268441.

You can provide instructions to me using the contact details below:

Mobile (Direct): 0450 262 224
Email: chris@mbfg.com.au
Website: www.mbfinancialgroup.com.au

What Experience, Qualifications and Professional Memberships does your Financial Adviser have?

With over 10 years' experience working within the Finance industry, I am very passionate about my role as a Financial Adviser. I really enjoy working with our clients to find out about their situation, their future goals, needs and objectives. It is more than just their Financial Goals and money, just as important is their Personal and Lifestyle Goals. It is about building the relationships with our clients and knowing they have someone they can trust to help them down their chosen path and be there for them when life changes upon a different direction. I really enjoy the problem-solving and coaching aspect of our role as an Adviser, it is rewarding to see clients achieve success in what they set out to achieve and be there to see them do so.

Throughout my career, I have had the opportunity to work within various organisations that provided holistic advice that has allowed me to extend my knowledge across all aspects of the Finance world. From Cashflow strategies and planning, Superannuation and Insurance analysis and recommendations, Accumulation and Retirement Planning and Strategies, Salary Packaging, Finance and Taxation Planning.

I really do love this industry. I love what I do for our clients and them knowing we care about them and what they want to achieve.

I have a Bachelor of Business (Financial planning) degree and hold a Certificate IV in Finance (Mortgage Broking).

Does your Financial Adviser have any associations or relationships?

I have an association with MB Financial Group as an employee. Fees and commissions are paid to MB Financial Group by AMAFA for distribution to me.

What areas is your Financial Adviser authorised to provide advice on?

I am authorised by AMAFA and MB Financial Group to provide financial services, including advice or services in the following areas:

- Deposit and Payment Products – Non-Basic Deposit Products
- Investment Life Insurance products
- Life Risk Insurance products
- Managed Investment Schemes including IDPS
- Superannuation

Please ask me if you would like a referral for any other services. If I receive a specific fee for this referral, it will be disclosed in an advice document such as a Statement of Advice ('SOA'), if I provide you with personal advice.

MB Financial Fee Schedule

Upfront Advice Fees

Description	Paid From	Fee (inclusive of GST)
Superannuation/Pension Advice	Super/Pension/Cashflow	\$2,200 - \$5,500
Managed Fund Advice	Fund/Cashflow	\$550 - \$2,750
Insurance Only **	Cashflow	\$1,100 - \$2,750

Ongoing Advice Fees

Description	Paid From	Fee (inclusive of GST)
Superannuation/Pension Advice	Super/Pension/Cashflow	\$40 - \$275 per month
Managed Fund Advice	Fund/Cashflow	\$5 - \$220 per month
MB Financial Online Client Hub	Cashflow	\$20 - \$40 per month

Our Cashflow Planning and Estate Planning are free of charge for all clients of MB Financial Group.

**We do not charge an ongoing fee for Insurance as we are paid commissions from the insurers.

When an Insurance Only plan does not go ahead, we may charge an agreed fee to cover our costs for the plan. This fee will be discussed with you prior to going ahead and disclosed in our client engagement letter.



AUSTRALIAN MORTGAGE & FINANCIAL ADVISERS

Australian Mortgage and Financial Advisers Pty Ltd
t/a AMAFA

ABN: 26 088 464 939

Australian Financial Services Licensee No.: 389206

Financial Services Guide (FSG)
Acknowledgement of Receipt
To be signed to confirm receipt of the FSG and kept on file

Declaration

I / We acknowledge receipt of this Financial Services Guide.

Name:

Name:

_____ / /

Signature

_____ / /

Signature



Credit Guide

About Us

Australian Mortgage and Financial Advisers Pty Ltd is licensed under the National Consumer Credit Protection Act 2009. The details of our licence are as follows:

Licensee Name	Australian Mortgage and Financial Advisers Pty Ltd
Address	182 Huntingdale Street, Pullenvale QLD 4069
Telephone	07 3378 2056
Email	info@amafa.com.au
Australian Credit Licence Number	389206

We have authorised Jodi Banks as our credit representative. The details of Jodi's authorisation are:

Credit Representative Name	Jodi Banks
Address	48-50 Sugar Road MAROOCHYDORE QLD 4558
Telephone	07 5452 7761
Email	jodi@mbfg.com.au
Credit Representative Number	533484

Your Best Interests

Our broker's priority is to you, their customer. We require our brokers place your finance needs above those of anyone else.

Our brokers are required to be transparent about products, your options, applicable fees, and charges as well any conflicts of interest. They will communicate in simple to understand language and act with the highest standards of integrity. They are committed to ensuring the product selected will meet your needs, requirements and be in your best interests at the time of assisting you obtaining finance.

Credit Guide

This Credit Guide contains important information about us, the services we provide and the activities of the credit representative operating under our credit licence. It also contains:

- information about fees and charges that may be payable by you to us
- commissions that we may receive when we are acting as a credit representative
- commissions that we may pay to third parties for introduction of business, and information about what you should do if you have a complaint or dispute regarding our services and activities.

We are required to provide this document to you as soon as practicable after it becomes apparent that we are likely to provide credit assistance to you. We provide "credit assistance" when we:

1. Suggest or assist you in applying for:
 - a. a particular loan with a particular lender;
 - b. an increase to an existing loan with a particular lender; or
2. Recommend that you remain in an existing loan contract.

Preliminary Assessment

Prior to providing credit assistance to you, we must assess whether the particular loan is “unsuitable”. A loan will be “unsuitable” based on the information you provide to us if:

1. You will be unable to repay the proposed loan or will only be able to repay the proposed loan with substantial hardship; or
2. The proposed loan does not meet your requirements and objectives.

We are required to document our findings that the proposed loan is not unsuitable by way of completing a Preliminary Assessment. The Preliminary Assessment will set out your:

- requirements and objectives;
- financial and relevant personal situation; and
- ability to repay the proposed loan repayments.

We are also required to take reasonable steps to verify information provided by you to us.

This verification may include:

- requesting you for copies of documents that demonstrate your financial situation - in some cases we may also need to sight original documents; and
- contacting third parties to assist in verifying the information that you provide.

Obtaining a copy of the Preliminary Assessment

If we provide you with credit assistance, you may request a copy of our Preliminary Assessment anytime for up to 7 years and we must provide you with a copy of the assessment within the following timeframes:

Your request is made:	We will give you your assessment:
Before the Credit Day*	As soon as possible after we receive your request
Up to 2 years after the Credit Day	Within 7 business days after we receive your request
Between 2 to 7 years after the Credit Day	Within 21 business days after we receive your request

*The Credit Day is the date the credit contract (i.e. the loan) is settled or the loan amount is increased.

There is no charge for requesting or receiving a copy of the Preliminary Assessment.

Fees and charges that are payable by you in relation to our credit assistance

We may charge a fee for providing credit assistance to you. If applicable, details about those fees payable by you will be set out in a Credit Quote which we will give you prior to submitting your loan application.

Other fees and charges

You may have to pay other fees and charges (such as application fees, valuation costs and other applicable fees) to the lender or other parties. You should review the particular loan contract documentation for further details of any such fees and charges.

How do I get paid?

We receive a commission and/or brokerage fee from lenders when your loan is settled. The commission is paid to us either directly by the lenders or paid to us via our aggregator.

The amount paid is based on both the total amount financed and the particular loan product you have selected. We may receive the following commissions after your loan has settled.

Type of Commission:

Commission or Brokerage Fee (Paid after settlement)	Ranging from a minimum 0% to a maximum of 8% depending on the type of credit contract and calculated on the total loan amount financed including GST.
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The method of calculation is based on the net amount financed including GST. Details of commission and/or brokerage to be received will be included in the Summary of Requirements and Credit Proposal document that we will provide you with when credit assistance is provided.

From time to time, I may receive a non-commission benefit by way of training, professional development, entertainment, gift, conference attendance, sponsorship, or entry into a competition run by a lender or my aggregator, at no extra cost to you. The nature of such arrangements are temporary, and the occurrence and amounts are often not readily ascertainable, however if they are apparent as a result of assisting you with credit assistance, this will be disclosed to you.

Our lender panel

We are authorised to engage in credit activities and therefore provide assistance to obtain consumer asset finance and personal loans for you from a panel of credit providers. The following are the credit providers through which we generally conduct the most business:

Consumer Asset Finance

- Australian Motorcycle & Marine Finance
- Automotive Financial Services
- Branded Financial Services
- Finance One
- Firstmac
- Grow Funding Pty Ltd
- Latitude Financial
- Macquarie
- Money3
- Pepper Money
- Plenti
- Resimac
- Wisr

Personal Loans

- ANZ Banking Group
- Latitude Financial
- Money3
- NOW Finance
- Pepper Money
- Plenti
- Wisr

Other people we deal with

Our aggregator

We have approval to utilise credit providers and their lending products through the services of our aggregator Connective Broker Services Pty Ltd ABN 77 161 731 111, Credit Representative 437202 authorised under Australian Credit Licence 389328. The aggregator charges us a fee depending on our contract arrangements, consisting of:

- a share of commission that is paid by the particular credit provider
- a membership fee for our business
- a monthly fee for each of our accredited loan writers.

Commissions paid by Connective's lender panel are transparent and do not influence the broker or consumer choice. Connective is committed to quality consumer outcomes in all circumstances.

Referrers and referral fees

We obtain referrals from a range of sources, including accountants, financial planners, real estate agents and other people. If you were introduced or referred to us, we may pay the referrer a commission or a fee.

Details of any commission or fees being paid to the referrer will be included in the Summary of Requirements and Credit Proposal document.

Dispute resolution and complaints

We are committed to providing you with the best possible service, however we understand there may be times where you are not satisfied. If this occurs, please inform us verbally or in writing with the exact details of your complaint, so we can work towards a prompt and fair resolution.

If we are unable to reach a satisfactory resolution, you can make a complaint in writing to the Australian Credit Licence holder, Australian Mortgage and Financial Advisers Pty Ltd. With regards to complaints resolution, we are mindful of the need to ensure that consumers are treated fairly and with respect during the complaints handling process. Any dissatisfaction with a credit representative operating under the licence will be handled in an efficient, timely and effective manner in accordance with ASIC regulations of Internal Dispute Resolution (IDR).

Australian Mortgage and Financial Advisers Pty Ltd details are:

Attention: Compliance and Complaints Handling Officer

Phone: 07 3378 2056

Email: info@amafa.com.au

Mail: 182 Huntingdale Street, Pullenvale QLD 4069

We hope that you will be satisfied with how we deal with your complaint. However, if your concerns remain unresolved, or you have not heard from us within 30 days, then you can have your complaint heard by an independent party. The complaint can be lodged with the Australian Financial Complaints Authority (AFCA):

Phone: 1800 931 678 (free call)

Email: info@afca.org.au

Website: www.afca.org.au

Mail: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Time limits may apply to complain to AFCA and so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.

Things you should know

We don't provide legal or financial planning advice. It is important you understand your legal obligations under the loan contract and the financial consequences. If you have any doubts, you should obtain independent legal and financial planning advice before you enter any loan.

Entertainment and hospitality register

We hold and maintain an entertainment and hospitality register. A copy can be provided on request.

Further Information

For more information regarding this Credit Guide or anything else about our services, just contact us at any time. We're here to assist you.



Privacy disclosure statement and consent

Part A

Overview

In handling your personal information, Australian Mortgage and Financial Advisers Pty Ltd ABN 26088464939 and its individual representatives (“the Broker”) are committed to complying with the Privacy Act 1988 and the Australian Privacy Principles.

The Brokers are authorised as credit representatives of Australian Mortgage and Financial Advisers Pty Ltd Australian Credit Licence 389206. Any references to “we, us, our” are to the Broker and will include reference to our aggregator, Connective Broker Services Pty Ltd and any of its related companies (“Connective”).

We collect information about you for the purposes you agree to in this Privacy Disclosure Statement and Consent (“Consent”). When you ask us to assist, you agree we can, consistent with Australia’s privacy and credit reporting laws, collect, use and exchange consumer and/or commercial credit and personal information (“information”) about you for those purposes.

We are collecting information about you, as applicable:

- To source for you, or a company of which you are a director:
 - Consumer credit for personal, household, domestic or residential investment purposes; or
 - Commercial credit for business purposes; or
 - Other services stated in this Consent; or
- To support a guarantor application, you will provide.

As your broker, we require the information we collect from you to assess your credit or guarantor application or the credit application of a company of which you are a director, to source a suitable credit provider and any required insurances and to manage the application process, where required. If you do not provide the information sought, we may be unable to process your application, or the company’s application, or we may be limited in the other services we can offer you or the company.

Your information - Collection and Disclosure

The personal information we collect may include a broad range of information from your name, address, and contact details to other information about your qualifications, employment history and financial information.

“Personal information” may include any sensitive information (including health information) and may include any information you tell us about any vulnerability you may have. We may use that information to assess your application and, where appropriate, to source a suitable credit provider or lessor and / or insurance provider. We may, as appropriate:

- Disclose your identification information to a consumer credit reporting service (“Consumer CRS”) and/or a commercial credit reporting service (“Commercial CRS”), where we hold your consent (refer Schedule 1).
- Use any information a CRS provides in its report to assist us to preliminarily assess your credit or guarantor application (references to a “CRS” could be to either a Consumer CRS or a Commercial CRS).
- Disclose your information to an insurer or insurers to source any insurances you wish to obtain; and
- Disclose your information to our advisers, aggregators, licensees and other financial intermediaries, a credit provider or credit providers to apply for finance on your behalf.

Some of the recipients to whom we disclose your personal information may be based overseas. It is not practicable to list every country in which such recipients are located but it is likely that such countries will include the Philippines, India and Nepal.

How we protect your information

We take all reasonable steps to protect your personal information from misuse, interference, loss, unauthorised access, modification, or exposure. All Connective staff are required by the terms of their employment to maintain the confidentiality of customer information. Access to your information is restricted to those employees whose job requires that information. Access to our premises and computer systems is restricted through locks, password protection, internet firewalls and routers.

We will take reasonable steps to destroy or de-identify your personal information when your personal information is no longer required for our business functions.

Credit Providers

As part of providing our services to you, we may undertake tasks for a credit provider which are reasonably necessary to manage the application process. When doing so, we are acting as agent for the credit provider, with the same privacy law requirements applying to both of us.

We may submit your application to one or more credit providers listed in Schedule 2.

A credit provider, to whom we submit an application, may disclose information about you to, and collect information about you from, one or more CRS.

The website of each credit provider contains details of each CRS with which it deals and other details about information held about you, including whether that information may be held or disclosed overseas and, if so, in which countries. The websites also describe your key rights. These details may be described on the credit providers' websites as 'notifiable matters', 'privacy policy', 'credit reporting policy' or 'privacy disclosure statement and consent', or similar.

For each Consumer CRS a credit provider uses, the website details will include the following specific information:

- That the CRS may include information the credit provider discloses about you to other credit providers to assess your credit worthiness.
- That, if you become overdue in making consumer credit payments or commit a serious credit infringement, the credit provider may disclose that information to the CRS.
- How you can obtain the credit provider's and/or the CRS's policies about managing your information.
- Your right to access and/or correct information held about you and to complain about conduct that may breach the privacy and credit reporting laws.
- Your right to request a CRS not to undertake pre-screening for purposes of direct marketing by a credit provider.
- Your right to request a CRS not to release information about you if you believe you are a victim of fraud.

This detail will also be included by the credit provider who approves your application in the privacy disclosure statement and consent document it will provide to you.

Each credit provider website includes information on how to contact it and how to obtain a copy of its privacy documents in a form that suits you (e.g. hardcopy or email).

You agree we may:

- Use your information:
 - To assess your consumer or commercial credit and/or guarantee application and/or to assess a credit application by a company of which you are a director.
 - To source any finances you require.
 - To source any insurances you require.
 - As the law authorises or requires.
- Disclose to, and obtain from, any prospective credit provider or insurer, information about you that is reasonably necessary to obtain the finance and insurances you require.
- Obtain from, and disclose to, any third party, information about you, the applicant(s) or guarantor(s) that is reasonably necessary to assist you obtain the finance and insurances required.

-
- Provide your information, including your credit report(s), to one or more of the credit providers so they can assess your application, or the application of a company of which you are a director, or your suitability as a guarantor.
 - Provide information about you to a guarantor, or prospective guarantor.
 - Disclose your information to the extent permitted by law to other organisations that provide us with services, such as contractors, agents, printers, mail houses, lawyers, document custodians, securitisers and computer systems consultants or providers, so they can perform those services for us. Some of which may be located overseas.
 - Disclose your information to any other organisation that may wish to acquire, or has acquired, an interest in our business or any rights under your contract with us, or the contract with us of a company of which you are a director.

Your rights

You have the right to ask:

- Us to provide you with all the information we hold about you.
- Us to correct the information we hold if it is incorrect.
- Us for copies of our privacy policy and this document, in a form that suits you (e.g. hardcopy or email).
- A CRS not to use your information for direct marketing assessment purposes, including pre-screening.
- A CRS to provide you with a copy of any information it holds about you.

You can gain access to the information we hold about you by contacting our Privacy Officer at the following address:

Australian Mortgage and Financial Advisers 182 Huntingdale Street
Pullenvale, QLD, 4069

In some cases, an administration fee may be charged to cover the cost of providing the information. Our Privacy Policy also deals with our complaints process and is available on our website or we will provide you with a copy if you ask us. Schedule 1 at the end of this document sets out the contact details for each CRS.

Extended Effectiveness for Commercial Credit

Your agreement and consent to the disclosures and consents in this document will be effective for a period of 12 months, but only in relation to commercial credit. Your agreement to this ceases when you either withdraw it by contacting us using our details above or 12 months after you sign below, whichever first occurs. This will allow us to continue to provide our services to you without the need to ask you to sign a new privacy statement and consent each time you require commercial credit within a 12-month period. The extended effectiveness does not apply in relation to consumer credit.

Where the applicant, or guarantor, is a company of which you are a director, you consent to the disclosure and use of your information, in addition to the company's information, in each of the ways specified in this document.

Your consent to collect and disclose

By asking us to assist, you consent to the collection and use of the information you have provided to us for the purposes described above.

For more information on your privacy rights please visit www.privacy.gov.au

Part B

Your consent to provide your personal information to a credit reporting body (CRS)

We can act as your agent to obtain a report or information about your consumer or commercial credit worthiness from a (CRS). To do so, we may disclose personal information such as your name, date of birth and address to the CRS to obtain an assessment of whether that personal information matches information held by it.

Please tick the box below to authorise the Broker or Connective to obtain a credit report on your behalf.

I/We appoint the Broker or Connective to obtain a credit report on my/our behalf. **(TomDacy)**

You also agree and consent to, as appropriate:

- A CRS specified in Schedule 1 disclosing information to a credit provider for the purpose of assessing your application for consumer or commercial credit or your guarantor application, and/or assessing a credit application by a company of which you are a director.
- When you are a prospective guarantor, a credit provider using that information to assess your suitability as a guarantor.
- A credit provider disclosing your information (including information obtained by it from a CRS) to a guarantor, or a prospective guarantor.
- A credit provider disclosing to another credit provider, to your agent, such as us as your broker, or to a servicer, for a particular purpose, information it holds about you.

By signing this document, you consent to us making a request on your behalf to obtain information about you from one or more credit reporting service(s) and credit provider(s). That information will assist us in providing our services to you.

Signed: (TomDacy)

DocuSigned by:

BDC2E2C6E53F410...

Date:

15-03-23 | 1:48 PM AEDT

Schedule 1 – CONSUMER & COMMERCIAL CREDIT REPORTING SERVICES

Name	Website	Telephone
Equifax	www.equifax.com.au	13 83 32
Experian	www.experian.com.au	1300 783 684
Illion	www.illion.com.au	13 23 33

Schedule 2 - CREDIT PROVIDERS

Lender	Website	Lender	Website
Australian Motorcycle & Marine Finance	www.ammf.com.au	Medfin	www.medfin.com.au
Automotive Financial Services	www.afs.com.au	Metro Finance	www.metrofin.com.au
ANZ	www.anz.com.au	Money3	www.money3.com.au
Angle Finance	www.anglefinance.com.au	National Australia Bank	www.nab.com.au
Banjo	www.banjoloans.com	NOW Finance	www.nowfinance.com.au
Bank of Queensland	www.boq.com.au	OnDeck	www.ondeck.com.au
Branded Financial Services	www.brandedfinancial.com.au	Pepper Money	www.pepper.com.au
Capital Finance	www.capitalfinance.com.au	Plenti	www.plenti.com.au
Commonwealth Bank	www.commbank.com.au	Prospa	www.prospa.com
Earlypay	www.earlypay.com.au	Resimac Asset Finance	www.resimacassetfinance.com.au
Finance One	www.financeone.com.au	Scotpac	www.scotpac.com.au
Firstmac	www.firstmac.com.au	Selfco Leasing	www.selfco.com.au
flexicommercial Pty Ltd	www.flexicommercial.com	Shift Financial	www.shift.com.au
Grow Finance	www.growfinance.com.au	TrailBlazer Finance	www.trailblazerfinance.com.au
Iron Capital	www.ironcapital.com.au	Thornmoney Pty Ltd	www.thorn.money
Judo Bank	www.judo.bank	Waddle	www.waddle.com.au
Latitude Financial	www.latitudefinancial.com.au	Westpac	www.westpac.com.au
Lumi	www.lumi.com.au	Wisr	www.wisr.com.au
Macquarie	www.macquarie.com.au	Zip Business	www.zip.co/business



AUSTRALIAN MORTGAGE & FINANCIAL ADVISERS

OUR COMBINED CREDIT GUIDE & **FINANCIAL SERVICES GUIDE**

THE TRUSTEE FOR THE BANKS READING FAMILY TRUST

T/as MB FINANCIAL GROUP

ABN: 34 736 685 193

**is a Corporate Authorised Representative No 509903 of
Australian Mortgage & Financial Advisers Pty Ltd T/as AMAFA**

ABN: 26 088 464 939

Australian Financial Services Licence No. 389206

Australian Credit Licence No 389206

Licensee Contact Details

Keith Marshall

182 Huntingdale Street, Pullenvale QLD 4069

Office Tel: 07 3378 2056 Fax: 07 3378 2069

Email: info@amafa.com.au Website: amafa.com.au

CREDIT GUIDE

About Us

Australian Mortgage and Financial Advisers Pty Ltd is licensed under the National Consumer Credit Protection Act 2009.

The details of our licence are as follows:

Business Name:	Australian Mortgage and Financial Advisers Pty Ltd
Address:	182 Huntingdale Street, Pullenvale QLD 4069
Phone:	07 33782056
Email:	info@amafa.com.au
Australian Credit Licence Number:	389206

Australian Mortgage and Financial Advisers has authorised Marybeth Banks as our credit representative. The details of Marybeth Banks' authorisation are:

Credit Representative Name:	Lai Wei
Address:	Level 1, Lot 3B Holbrook House 48 – 50 Sugar Road, Maroochydore, QLD 4558 PO Box 5941, Maroochydore, QLD 4558
Telephone:	(07) 5452 7761 OR 0412 948 785
Email:	admin@mbfinancialgroup.com.au
Credit Representative No:	530612

Your Best Interests

Our broker's priority is to you, their customer. We require our brokers place your finance needs above those of anyone else.

Our brokers are required to be transparent about products, your options, applicable fees, and charges as well as any conflicts of interest. They will communicate in simple to understand language and act with the highest standards of integrity. They are committed to ensuring the product selected will meet your needs, requirements, and be in your best interests at the time of assisting you obtaining finance.

Credit Guide

This Credit Guide contains important information about us, the services we provide and the activities of the credit representative operating under our credit licence. It also contains:

- Information about fees and charges that may be payable by you to us
- Commissions that we may receive when we are acting as a credit representative
- Commissions that we may pay to third parties for introduction of business, and information about what you should do if you have a complaint or dispute in connection with our services and activities.

We are required to provide this document to you as soon as practicable after it becomes apparent that we are likely to provide credit assistance to you. We provide “credit assistance” when we:

1. Suggest or assist you in applying for:
 - a. A particular loan with a particular lender
 - b. An increase to an existing loan with a particular lender, or
2. Recommend that you remain in an existing loan contract.

Preliminary Assessment

Prior to providing credit assistance to you, we must assess whether the particular loan is “unsuitable”. A loan will be “unsuitable” based on the information you provided to us if:

1. You will be unable to repay the proposed loan or will only be able to repay the proposed loan with substantial hardship, or
2. The proposed loan does not meet your requirements and objectives.

We are required to document our findings that the proposed loan is not unsuitable by way of completing a Preliminary Assessment. The Preliminary Assessment will set out your:

- Requirements and objectives
- Financial and relevant personal situation, and
- Ability to repay the proposed loan

We are also required to take reasonable steps to verify information provided by you to us. This verification may include:

- Requesting you for copies of documents that demonstrate your financial situation - in some cases we may also need to sight original documents, and
- Contacting third parties to assist in verifying the information that you provide.

Obtaining a copy of the Preliminary Assessment

If we provide you with credit assistance, you may request a copy of our Preliminary Assessment anytime for up to 7 years and we must provide you with a copy of the assessment within the following timeframes:

Your request is made:	We will give you your assessment:
Before the Credit Day*	As soon as possible after we receive your request
Up to 2 years after the Credit Day	Within 7 business days after we receive your request
Between 2 to 7 years after the Credit Day	Within 21 business days after we receive your request

*The Credit Day is the date the credit contract is settled, or the credit limit is increased.

There is no charge for requesting or receiving a copy of the Preliminary Assessment.

Fees and Charges That Are Payable by You in Relation to Our Credit Assistance

We may charge a fee for providing credit assistance to you. If applicable, details about the fees payable by you will be set out in a Credit Quote which we will give you prior to submitting your loan application.

Other Fees and Charges

You may have to pay other fees and charges (such as application fees, valuation costs and other applicable fees) to the lender or other parties. You should review the particular loan contract documentation for further details of any such fees and charges.

How Do I Get Paid?

Our aggregator receives commission from the lenders, then pays commission to our licensee. Our licensee then pays us commission in relation to loan contracts (such as home and investment property loans) for which we act as the credit representative in providing credit assistance.

An upfront commission is payable by lenders in relation to settled (drawn-down) loans and is calculated as a percentage of the loan amount. It is usually paid after settlement of the loan.

Trail commission is payable by lenders in relation to settled (drawn-down) loans. It is calculated monthly on the outstanding loan balance and is paid in arrears.

The upfront and trail commissions that we are paid by lenders are not payable by you. Details of commission to be received will be included in the Credit Proposal Disclosure document that we will provide you with when credit assistance is provided.

From time to time, I may receive a non-commission benefit by way of training, professional development, entertainment, gift, conference attendance, sponsorship, or entry into a competition run by a lender or my aggregator, at no extra cost to you. The nature of such arrangements is temporary, and the occurrence and amounts are often not readily ascertainable, however if they are apparent as a result of assisting you with credit assistance, this will be disclosed to you.

Other People We Deal With

Our Aggregator

We have approval to utilise credit providers and their loan products through the services of our aggregator 'Connective Broker Services Pty Ltd ABN 77 161 731 111, Credit Representative 437202 is authorised under Australian Credit Licence 389328'. The aggregator charges us a fee depending on our contract arrangements, consisting of:

- A share of commission that is paid by the particular lender
- A membership fee for our business
- A monthly fee for each of our accredited loan writers.

We have access to a panel of lenders through Connective. Macquarie Bank Limited is a 25% shareholder of Connective. We have access to products including those from Macquarie Bank Limited.

Commissions paid by Connective's lender panel are transparent and do not influence the broker or consumer choice. Connective is committed to quality consumer outcomes in all circumstances.

Referrers and Referral Fees

We obtain referrals from a range of sources, including accountants, financial planners, real estate agents and other people. If you were introduced or referred to us, we may pay the referrer a commission or a fee.

Details of any commission or fees being paid to the referrer will be included in the Credit Proposal Disclosure document we provide to you.

Dispute Resolution and Complaints

We are committed to providing you with the best possible service, however we understand there may be times where you are not satisfied. If this occurs please inform us verbally or in writing with the exact details of your complaint, so we can work towards a prompt and fair resolution.

We are mindful of the need to ensure that consumers are treated fairly and with respect during the complaints handling process. Any dissatisfaction will be handled in an efficient, timely and effective manner in accordance with ASIC regulations of Internal Dispute Resolution (IDR).

We hope that you will be satisfied with how we deal with your complaint. However, if your concerns remain unresolved, or you have not heard from us within 30 days, then you can have your complaint heard by an independent party. The complaint can be lodged with the Australian Financial Complaints Authority (AFCA):

Online: www.afca.org.au
Email: info@afca.org.au
Phone: 1800 931 678 (free call)
Mail: Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001

Time limits may apply to complain to AFCA and so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.

Things You Should Know

We don't provide legal or financial planning advice. It is important you understand your legal obligations under the loan, and the financial consequences. If you have any doubts, you should obtain independent legal and financial planning advice before you enter any loan contract.

Our Lender Panel

We are authorised to engage in credit activities and therefore provide assistance to obtain loans for you from a panel of lenders.

The following are the lenders through which we have conducted the most business over the last 12 months:

AMAFA top six lenders are as follows:

1. Commonwealth Bank
2. ANZ
3. Connective Essentials
4. Macquarie Bank
5. Virgin Money
6. Bankwest

As a Credit Representative of Australian Mortgage and Financial Advisers Pty Ltd, my top six lenders are as follows:

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Lender Data

This section provides information about the lenders I am accredited with and loans settled with these lenders in the last financial year.

The top six lenders and their respective share of loans settled in the last financial year:

The total number of lenders I have settled loans with in the last financial year:

Number of lenders used

Panel Lenders available and those with whom I hold accreditation:

Lenders available	Lenders I am accredited with
AMP	<input checked="" type="checkbox"/>
ANZ	<input checked="" type="checkbox"/>
Aussie Bonds	<input type="checkbox"/>
Australian Military Bank	<input type="checkbox"/>
Auswide Bank	<input checked="" type="checkbox"/>
Bank of China	<input type="checkbox"/>
Bank of Melbourne	<input type="checkbox"/>
Bank of Queensland	<input checked="" type="checkbox"/>
Bank SA	<input type="checkbox"/>
Bankwest	<input checked="" type="checkbox"/>
Better Choice Home Loans	<input type="checkbox"/>
Better Mortgage Management	<input checked="" type="checkbox"/>
Bluebay Home Loans	<input type="checkbox"/>
Citibank	<input checked="" type="checkbox"/>
Commonwealth Bank	<input checked="" type="checkbox"/>
Connective Advance	<input type="checkbox"/>
Connective Elevate	<input checked="" type="checkbox"/>
Connective Essentials	<input checked="" type="checkbox"/>
Connective Select	<input checked="" type="checkbox"/>
Connective Solutions	<input checked="" type="checkbox"/>
Deposit Assure	<input type="checkbox"/>
Deposit Power (Deposit Bonds)	<input type="checkbox"/>
Firefighters Mutual Bank	<input checked="" type="checkbox"/>
Firstmac	<input checked="" type="checkbox"/>
Gateway Bank	<input type="checkbox"/>

Health Professionals Bank	<input checked="" type="checkbox"/>
Heritage Bank	<input checked="" type="checkbox"/>
HomeStart Finance	<input type="checkbox"/>
ING	<input checked="" type="checkbox"/>
Keystart Home Loans	<input type="checkbox"/>
La Trobe Financial	<input checked="" type="checkbox"/>
Loanave	<input type="checkbox"/>
MA Money	<input type="checkbox"/>
Macquarie Bank	<input checked="" type="checkbox"/>
ME Bank	<input checked="" type="checkbox"/>
MyState	<input checked="" type="checkbox"/>
NAB	<input checked="" type="checkbox"/>
Newcastle Permanent Building Society	<input checked="" type="checkbox"/>
P & N Bank	<input type="checkbox"/>
Paramount Mortgage Services	<input type="checkbox"/>
Pepper Money	<input checked="" type="checkbox"/>
RedZed	<input type="checkbox"/>
Resimac	<input checked="" type="checkbox"/>
St George Bank	<input checked="" type="checkbox"/>
Suncorp Bank	<input checked="" type="checkbox"/>
Teachers Mutual Bank	<input checked="" type="checkbox"/>
Ubank	<input type="checkbox"/>
UniBank	<input checked="" type="checkbox"/>
Virgin Money	<input checked="" type="checkbox"/>
Westpac	<input checked="" type="checkbox"/>

Entertainment and Hospitality Register

We hold and maintain an entertainment and hospitality register. A copy can be provided on request.

Preferential Service Offerings and Programs

I have access to tiered servicing programs through the lenders listed below. These programs give you, as my customer access to preferential services. Access to these programs is not based solely on the volume of loans submitted and does not entitle me to any additional commission outside of what I will disclose to you if a loan is submitted to one of these lenders. It should be noted that these preferential services do not provide customer discounts.

Further Information

For more information regarding this document or anything else about our services, just contact us at any time. We're here to assist you.

Privacy Disclosure Statement and Consent

Overview

In handling your personal information, Australian Mortgage and Financial Advisers Pty Ltd, ABN: 26 088 464 939 and its individual representatives are committed to complying with the Privacy Act 1988 and the Australian Privacy Principles.

We are authorised credit representatives of Australian Credit Licence 389206 and ABN: 26 088 464 939, 182 Huntingdale Street, Pullenvale QLD 4069, ('we, us, our'). Any reference to 'we, us, our' will include reference to our aggregator, Connective Broker Services Pty Ltd and any of its related companies.

We collect information about you for the purposes you agree to in this Privacy Disclosure Statement and Consent ('Consent'). When you sign below, you agree we can, consistent with Australia's privacy and credit reporting laws, collect, use, and exchange consumer and/or commercial credit and personal information ('information') about you for those purposes.

Privacy Disclosure Statement and Consent

We are collecting information about you, as applicable:

- To source for you, or a company of which you are a director:
 - Consumer credit for personal, household, domestic or residential investment purposes
 - Commercial credit for business purposes; or
 - Other services stated in this Consent; or
- To support a guarantor application you will provide.

As your broker, we require the information we collect from you to assess your credit or guarantor application or the credit application of a company of which you are a director, to source a suitable credit provider and any required insurances and to manage the application process, where required. If you do not provide the information sought, we may be unable to process your application, or the company's application, or we may be limited in the other services we can offer you or the company.

Your Information – Collection and Disclosure

The personal information we collect may include a broad range of information from your name, address, and contact details to other information about your qualifications, employment history and financial information.

'Personal information' may include any sensitive information (including health information) and may include any information you tell us about any vulnerability you may have. We may use that information to assess your application and, where appropriate, to source a suitable credit provider or lessor and / or insurance provider. We may, as appropriate:

- Disclose your identification information to a consumer credit reporting service ('Consumer CRS') and/or a commercial credit reporting service ('Commercial CRS'), if you wish us to obtain a report on your behalf (references to a 'CRS' could be to either a Consumer CRS or a Commercial CRS).

- Use any information a CRS provides in its report to assist us to preliminarily assess your credit or guarantor application.
- Disclose your information to an insurer or insurers to source any insurances you wish to obtain; and
- Disclose your information to our advisers, aggregators, licensees and other financial intermediaries, a credit provider or credit providers to apply for finance on your behalf.

The information we obtain from you is used, subject to compliance with Australia's privacy and credit reporting laws, only for the purposes listed in this Consent and is not disclosed to any other person except with your permission or as permitted, or required, by law.

Credit Providers

As part of providing our services to you, we may undertake tasks for a credit provider which are reasonably necessary to manage the application process. When doing so, we are acting as agent for the credit provider, with the same privacy law requirements applying to both of us.

We may submit your application to one or more credit providers. A full list of the lenders (credit providers) we have access to can be provided to you upon request.

A credit provider, to whom we submit an application, may disclose information about you to, and collect information about you from, one or more CRS.

The website of each credit provider contains details of each CRS with which it deals and other details about information held about you, including whether that information may be held or disclosed overseas and, if so, in which countries. The websites also describe your key rights. These details may be described on the credit providers' websites as 'notifiable matters', 'privacy policy', 'credit reporting policy' or 'privacy disclosure statement and consent', or similar.

For each Consumer CRS a credit provider uses, the website details will include the following specific information:

- That the CRS may include information the credit provider discloses about you to other credit providers to assess your credit worthiness
- That, if you become overdue in making consumer credit payments or commit a serious credit infringement, the credit provider may disclose that information to the CRS
- How you can obtain the credit provider's and/or the CRS's policies about managing your information
- Your right to access and/or correct information held about you and to complain about conduct that may breach the privacy and credit reporting laws
- Your right to request a CRS not to undertake pre-screening for purposes of direct marketing by a credit provider
- Your right to request a CRS not to release information about you if you believe you are a victim of fraud.

This detail will also be included by the credit provider who approves your application in the privacy disclosure statement and consent document it will provide to you.

Each credit provider website includes information on how to contact it and how to obtain a copy of its privacy documents in a form that suits you (e.g. hardcopy or email).

Your Rights

You have the right to ask:

- Us to provide you with all the information we hold about you
- Us to correct the information we hold if it is incorrect
- Us for copies of our privacy policy and this document, in a form that suits you (e.g. hardcopy or email);
- A Consumer CRS not to use your information for direct marketing assessment purposes, including pre-screening
- A CRS to provide you with a copy of any information it holds about you

You can gain access to the information we hold about you by contacting our Privacy Officer by email at keith.marshall@amafa.com.au.

In some cases, an administration fee may be charged to cover the cost of providing the information. Our Privacy Policy also deals with our complaints process and is available on our website or we will provide you with a copy if you ask us.

Schedule 1 at the end of this document sets out the contact details for each CRS.

Disclosure and Consent

By signing below, you agree we may:

- Use your information:
 - To assess your consumer or commercial credit and/or guarantee application and/or to assess a credit application by a company of which you are a director
 - To source any finances, you require
 - To source any insurances, you require
 - As the law authorises or requires
- Disclose to, and obtain from, any prospective credit provider or insurer, information about you that is reasonably necessary to obtain the finance and insurances you require.
- Obtain from, and disclose to, any third party, information about you, the applicant(s) or guarantor(s) that is reasonably necessary to assist you obtain the finance and insurances required.
- Provide your information, including your credit report(s), to one or more of the credit providers so they can assess your application, or the application of a company of which you are a director, or your suitability as a guarantor.
- Provide information about you to a guarantor, or prospective guarantor.
- Disclose your information to the extent permitted by law to other organisations that provide us with services, such as contractors, agents, printers, mail houses, lawyers, document custodians, securitisers and computer systems consultants or providers, so they can perform those services for us. Some of which may be located overseas.
- Disclose your information to any other organisation that may wish to acquire, or has acquired, an interest in our business or any rights under your contract with us, or the contract with us of a company of which you are a director.

You also agree and consent to, as appropriate:

- A Consumer CRS disclosing information to one or more credit providers specified in Schedule 1 at the end of this document for the purpose of assessing your application for consumer or commercial credit or your guarantor application, and/or assessing a credit application by a company of which you are a director.
- When you are a prospective guarantor, a credit provider using that information to assess your suitability as a guarantor.

- A credit provider disclosing your information (including information obtained by it from a Consumer CRS) to a guarantor, or a prospective guarantor.
- A credit provider disclosing to another credit provider, to your agent, such as us as your broker, or to a servicer, for a particular purpose, information it holds about you.


Extended Effectiveness for Commercial Credit

Your agreement and consent to the disclosures and consents in this document will be effective for a period of 12 months, but only in relation to commercial credit. Your agreement to this cease when you either withdraw it by contacting us using our details above or 12 months after you sign below, whichever first occurs. This will allow us to continue to provide our services to you without the need to ask you to sign a new privacy statement and consent each time you require commercial credit within a 12-month period. The extended effectiveness does not apply in relation to consumer credit.

Where the applicant, or guarantor, is a company of which you are a director, you consent to the disclosure and use of your information, in addition to the company's information, in each of the ways specified in this document.

Authorisation

By signing this document, you authorise us to make a request on your behalf to obtain information about you from one or more credit reporting service(s) and credit provider(s). That information will assist us in providing our services to you.

Applicant 1 or Director 1 (If signing on behalf of company applicant)	
Applicant or director Signature	
Full name	Jessica Anne Cole
Date	03/03/23
Guarantor 1 (including director signing as guarantor)	
Guarantor Signature	
Full name	
Date	

Applicant 2 or Director 2 (If signing on behalf of company applicant)	
Applicant or director Signature	
Full name	
Date	
Guarantor 2 (including director signing as guarantor)	
Guarantor Signature	
Full name	
Date	

Schedule 1 – Credit Reporting Services

CONSUMER/COMMERCIAL CREDIT REPORTING SERVICES		
Name	Website	Telephone
Equifax	www.equifax.com.au	13 83 32
Experian	www.experian.com.au	1300 783 684
Illion	www.illion.com.au	13 23 33



FINANCIAL SERVICES GUIDE

Our guide to assisting you with your financial needs

Version 7 | September 2021

What is a Financial Services Guide?

This Financial Services Guide ('FSG') is to help you make an informed decision about the services we offer and whether they are appropriate to meet your needs.

It provides you with information about the entities that may provide you with financial services:

- The licensee's Corporate Authorised Representative – [Marybeth Financial Group Pty Ltd as Trustee for The Banks Reading Family Trust t/a MB Financial Group](#)
- Individual Authorised Representatives of the licensee

We collectively refer to Authorised Representative(s) in this FSG as "us, our, we". We are the providing entity and are the authorised representative(s) of the licensee. Our corporate authorised representative number is 1000174.

This FSG sets out the services we provide. It tells you:

- Who we are and how we can be contacted
- Who the licensee is and how it can be contacted
- What services and products we are authorised to provide to you
- Privacy (i.e. collection and handling of your personal information)
- How we (and any other relevant parties) are paid; and
- How we deal with complaints

Not Independent / Our Lack of Independence

Neither AMAFA or any of its representatives are able to describe themselves as being independent, impartial, or unbiased because:

- We may receive commissions associated with the issue of life insurance products.
- We have an Approved Product List which limits the range of products we can recommend when providing advice to you.

We may provide you with personal advice that takes into account your needs, financial situation and circumstances. Where we provide you with personal advice, we will provide you with a Statement of Advice ('SOA'). The SOA outlines our advice and the basis on which the advice was given. It also outlines relevant information about us, our fees and charges associated with our advice. We are only able to provide personal advice about certain products as stipulated under the licensee's Australian Financial Services Licence ('AFSL').

If we provide further personal advice after providing our initial advice, we may record this in a Record of Advice, instead of an SOA. You may request a record of further advice that is provided to you, if you haven't already been provided with it. You can also contact us, using the details at the start of this FSG, within 7 years from when the advice is provided to request this record.

Occasionally we provide general advice. This is where we may express an opinion or recommendation influencing you in making a decision in relation to a financial product, but where we HAVE NOT considered your personal objectives, financial situation or needs. If we provide you with general advice, we will provide you with a warning that the advice may not be appropriate to your needs, financial situation, or objectives.

Additionally, we will provide you with an applicable Product Disclosure Statement ('PDS') (if one is available) which you should read before making a decision that the product is right for you.

When a financial product is recommended to you, you will be provided with a PDS issued by the product provider. The PDS contains information about the product to assist you in making an informed decision about the financial product. It will outline relevant terms, significant risks, and fees and charges associated with the product.

AMAFA has arrangements in place to maintain professional indemnity insurance. This insurance satisfies the requirements under section 912B of the Act.

Please retain this FSG for your reference and any future dealings with us.

Who will be providing the financial services to you?

The Licensee

Australian Mortgage and Financial Advisers Pty Ltd is the authorising licensee for the financial services provided to you and is responsible for those services.

Australian Mortgage and Financial Advisers Pty Ltd authorises, and is also responsible for, the content and distribution of this FSG.

The licensee's contact details are as follows:

Licensee name: Australian Mortgage and Financial Advisers Pty Ltd (trading as AMAFA)
AFSL number: 389206
Address: 182 Huntingdale Street, Pullenvale, QLD 4069
Website: amafa.com.au
Phone: (07) 3378 2056
Email: info@amafa.com.au

The providing entity that is providing the financial services to you in their capacity as an Authorised Representative of AMAFA and AMAFA's Authorised Representatives who may provide services to you are listed below.

Authorised Representative details

Name: Marybeth Financial Group Pty Ltd as Trustee for The Banks Reading Family Trust t/a
MB Financial Group
Corporate Authorised Representative No. 1000174
Address: Suite 5, 48-50 Sugar Road, Maroochydore, QLD 4558
Phone: 07 5452 7761
Website: www.mbfinciancialgroup.com.au

The individual authorised representative is:

Name: Lai Wei
AR Number: 530612
Phone: 07 5452 7761
Email: kelly@mbfg.com.au

You can provide instructions to us by contacting us using the contact details above.

AMAFA and the Authorised Representatives listed in this FSG act on your behalf when we provide financial services to you.

What services and products are we authorised to provide to you?

We are authorised to provide financial product advice and deal in the following financial products:

- Basic Deposit Products
- Debentures, Stocks, and bonds
- Life Insurance (Personal and Business)
- Managed Investments
- Investor Directed Portfolio Services (IDPS)
- Retirement Savings Account (RSA)
- Superannuation
- Self-Managed Superannuation

We are authorised to provide these services and products to both retail and wholesale clients.

There is an important difference between 'general advice' and 'personal advice'. If we provide you with 'general advice' it means that we have not considered any of your individual objectives, financial situation and needs.

If we provide you with 'personal advice' we will consider your individual objectives, financial situation and needs when making our recommendation to you.

We will only provide services to you, with your prior, informed consent. If you do not understand any of the information in this Financial Services Guide, or have any other questions relating to the terms on which we will be acting, please contact us.

In providing our services, other financial matters may arise, however, we are not authorised to assist with any financial and product services except those explained above. You should seek specific advice from the appropriate professionals on other matters relevant to you.

What fees and commissions are payable to us?

Fees for providing you with our services are received by:

1. AMAFA or
2. The individual authorised representative or
3. The corporate authorised representative

All fees described in this FSG include GST. The cost of providing a financial product or service to you will depend on the nature and complexity of the advice, financial product and/or service provided. Generally, whenever your Adviser provides a recommendation for a financial product or service, your Adviser may be remunerated through either:

- An initial fee for service; or
- An ongoing fee for service; or
- A contribution fee or implementation fee; or
- Commission payments from product providers where applicable; or
- A combination of any of the above.

Type of Remuneration	Initial	Ongoing
Adviser Service Fee	\$0 to \$5500	\$0 to \$5500
Adviser Service Fee*	0% to 1.1%	0% to 1.1%
SoA Preparation Fee	\$0 to \$5500	NA
Implementation Fee	\$0 to \$5500	NA
Contribution Fee*	0% to 1.1%	0% to 1.1%
Hourly Rate	\$0.00 to \$300	\$0.00 to \$300
Investment Commission*	NA	NA
Insurance Commission^	0% to 66%	0% to 22%

**based on a % of funds invested*

^based on a % of the premium

Service fees

We will discuss and agree our fee structure with you before we provide you with services. The types of fees you can be charged are listed in the table above. You may be charged a combination, or part of, any of these fees.

Fees for Advice

We may charge fees for the preparation, presentation, and implementation of our advice. These fees will be based on your individual circumstances, the complexity involved in your situation, and the time it takes to prepare personal financial advice for you. We will discuss these fees with you and gain your agreement to the fees before we provide you with advice. E.g. Our hourly rates range from \$0 to \$300 per hour, depending on who provides services to you.

Ongoing Advice Fees

We may charge a fee to provide ongoing portfolio reviews and/or for the provision of ongoing services. This fee will be agreed with you and is either a set amount or an amount based on the amount of funds under our advice, and/or the time involved in reviewing your portfolio and circumstances.

Commissions

If you take out a financial product through us, AMAFA may receive payments in the form of initial commissions and/or ongoing commissions from the financial product providers. These commissions are included in the fees, premiums, and interest rate (in the case of margin loans) you pay for the product. They are not an additional cost to you. We may agree to rebate some or all of these.

The commission payable for different classes of financial products includes the following:

Examples of commissions we may charge

Life Insurance Products

Initial and ongoing commissions from insurance providers may be received by AMAFA. These commissions are paid to AMAFA by the company that issues the product that we recommend to you, and they are included in what you pay for the product. The commissions vary and are based on the policy cost, which is the sum of the premiums you pay and may include other fees related to the product.

The initial commission is paid in the first year by the product issuer to AMAFA. Ongoing commissions are payments paid by product issuers to AMAFA in the years after the first year. These commissions may be passed onto the authorised representative.

If you initiate an increase to your cover, AMAFA may receive an initial commission and ongoing commissions on the increase to your policy cost. The ongoing commission on a client-initiated increase is only paid in respect of the period that starts from the first anniversary of the increase.

If the initial commission is equal to the ongoing commissions (as a percentage of your policy cost), AMAFA may receive up to 60% (excl. GST) of your annual policy cost. If the initial commission is higher than the ongoing commissions, the maximum commission that AMAFA may receive is set out in the table:

Date a new product is issued	Initial commission (% of annual policy cost or increase excl. GST)	Ongoing commission pa (% of annual policy cost or increase excl. GST)
Before 1 January 2018 or before 1 April 2018 when the application was received prior to 1 January 2018	0 - 140%	0 - 38.5%
1 January 2018 - 31 December 2018*	0 - 80%	0 - 20%
1 January 2019 - 31 December 2019*	0 - 70%	0 - 20%
From 1 January 2020*	0 - 60%	0 - 20%

*AMAFA may receive the pre-1 January 2018 commission rates above from the product issuer if:

- Your policy was issued before 1 January 2018, and you exercise an option or apply for additional cover under your policy after 1 January 2018; or
- Your policy was issued before 1 January 2018 and is replaced after 1 January 2018 to correct an administrative error.

Example

We recommend an insurance product to you, and it is applied for and issued on 2 February 2018. The annual policy cost is \$450. AMAFA may receive up to \$360 (80% excl. GST) as an initial commission and may pass up to \$360 to us. Assuming the policy cost stays the same each year, AMAFA may receive up to \$90 pa (20% excl. GST) as an ongoing commission and may pass up to \$90 pa to us.

From 2 April 2020, you decide to increase your insurance cover. The cost of this increased cover is \$100. The initial commission payable to AMAFA in respect of this increase will be \$60 (60% excl. GST). The ongoing commission payable to AMAFA in respect of this increase will be \$20 pa (20% excl. GST), payable in respect of the period starting from the first anniversary of the date on which you increased your insurance cover (i.e., 2 April 2021). These commissions may be passed onto us.

You will find details of how your insurance policy cost is calculated in the relevant PDS that we provide you. Where personal advice is provided to you, you will also find details of the commission that AMAFA and we are entitled to receive, if you decide to purchase a life insurance product, in your SOA or ROA.

Licensee Remuneration

AMAFA receives a flat fee / and or percentage of the Adviser's remuneration for the provision of services required under its Australian Financial Services License.

Referrals

Should you be referred to your Adviser by a third party, such as an Accountant or Mortgage Broker, the third party may receive a fee for the referral. You will receive more detailed information concerning any referral fee in your SoA or other relevant document.

Other Forms of Remuneration or Benefits

AMAFA and/or its Advisers may receive non-monetary benefits where:

- The amount is less than \$300 and identical or similar benefits are not given on a frequent basis.
- The benefit has a genuine education or training purpose (including attendance to conferences) and is relevant to providing financial product advice; and/or
- The benefit consists of the provision of information technology software or support and is related to the provision of financial product advice in relation to the financial products issued or sold by the benefit provider.

Payments or benefits received are disclosed in a register. A copy of the register is available upon request.

Related Companies

Neither your Adviser nor the Licensee have any association or relationship with the issuers of financial products that might reasonably be expected to be capable of influencing them in the provision of financial services.

Education Partners

AMAFA and its related companies may receive payments or benefits from product providers in support of education and training initiatives implemented by AMAFA to develop the skills and professional knowledge of AMAFA Representatives.

AMAFA may use these payments to pay for costs associated with such conferences, training, or professional development days.

What arrangements may influence our advice to you?

We are generally only permitted to recommend products provided by platform providers on the Approved Product List. However, we can recommend other products to you where it suits your objectives, financial situation and needs.

From time to time, we may accept alternative forms of remuneration from product providers or other parties, such as hospitality or support connected with our professional development (e.g., training or sponsorship to attend conferences). We maintain a register detailing any benefit we receive which is valued at between \$25 and \$300, and other benefits that relate to information technology, software or support provided by a product issuer, or that relate to educational and training purposes. A copy of the register is available on request for a small charge.

Your Privacy

Your Adviser is required to maintain physical or electronic records of documentation for any financial advice given to you, including information that personally identifies you and/or contains information about you.

These records are required to be retained for at least seven (7) years. If you want to access your personal information at any time, please let us know.

You have the right to not provide personal information to your Adviser. However, in this case, your Adviser will warn you about the possible consequences and how this may impact on the quality of the advice provided. Additionally, your Adviser may also decline to provide advice if they feel they have insufficient information to proceed.

AMAFA respects your privacy and is committed to protecting and maintaining the security of the personal and financial information you provide us. For detailed information on how we handle your personal information, please see our Privacy Policy.

This Policy is located at: amafa.com.au/privacy-policy/

Disclosure of Information

Throughout the advice process, your personal information may be disclosed to other services providers. These may include:

- Financial product providers
- Financial planning software providers
- Administration and paraplanning service providers
- IT service providers

AMAFA may engage third party service providers to assist in the provision of products or services.

Some services may require disclosure of personal information to service providers outside Australia including the Philippines. The purpose of such disclosure is to facilitate the provision of financial services including the preparation of financial advice documents for AMAFA advisers.

All reasonable steps will be taken to ensure that offshore service providers comply with the Privacy Act 1988.

What should you do if you have a complaint?

If you have a complaint, you can contact us and discuss your complaint.

Please contact the Complaints Manager of our Licensee using any of the contact details at the start of this FSG. We will try and resolve your complaint quickly, fairly and within prescribed timeframes.

If the complaint cannot be resolved to your satisfaction within 30 days, you have the right to refer the matter to the Australian Financial Complaints Authority (AFCA). AFCA provides a fair and independent financial services complaint resolution that is free to consumers.

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001

Compensation Arrangements

We have arrangements in place to maintain adequate professional indemnity insurance as required by s912B of the Act. This insurance provides cover for claims made against us and our representatives, including claims in relation to the conduct of representatives who no longer work for us but who did so at the time of the relevant conduct.



Adviser Profile

I am sub-authorised to provide the financial services described in the FSG by Marybeth Financial Group Pty Ltd as Trustee for The Banks Reading Family Trust trading as MB Financial Group, Corporate Authorised Representative No. 1000174 of Australian Mortgage and Financial Advisers Pty Ltd, Australian Financial Services License No. 389206.

Address: Suite 5, 48-50 Sugar Road, Maroochydore, QLD 4558
Phone: 07 5452 7761
Website: www.mbfincialgroup.com.au

I am authorised to provide the financial services described in the FSG by:

Licensee Details: Australian Mortgage and Financial Advisers Pty Ltd (“AMAF”)
AFSL number: 389206
Address: 182 Huntingdale Street, Pullenvale, QLD 4069
Website: amafa.com.au
Phone: (07) 3378 2056
Email: info@amafa.com.au

Who is your Financial Adviser?

Your Financial Adviser is **Lai Wei**.

In this document, the terms, ‘I’, ‘me’, ‘us’, ‘we’ and ‘our’ refers to Marybeth Financial Group Pty Ltd as Trustee for The Banks Reading Family Trust trading as MB Financial Group. The term ‘licensee’ refers to AMAFA.

My Authorised Representative number is 530612.

You can provide instructions to me using the contact details below:

Postal Address: PO Box 5941, Maroochydore, QLD 4558
Mobile (Direct): 0412 948 785
Email: kelly@mbfg.com.au

What Experience, Qualifications and Professional Memberships does your Financial Adviser have?

With over 10 years' experience working within the Finance industry, I am very passionate about my role as a Financial Adviser. I really enjoy working with our clients to find out about their situation, their future goals, needs and objectives. It is more than just their Financial Goals and money, just as important is their Personal and Lifestyle Goals. It is about building the relationships with our clients and knowing they have someone they can trust to help them down their chosen path and be there for them when life changes upon a different direction. I really enjoy the problem-solving and coaching aspect of our role as an Adviser, it is rewarding to see clients achieve success in what they set out to achieve and be there to see them do so.

Throughout my career, I have had the opportunity to work within various organisations that provided holistic advice that has allowed me to extend my knowledge across all aspects of the Finance world. From Cashflow strategies and planning, Superannuation and Insurance analysis and recommendations, Accumulation and Retirement Planning and Strategies, Salary Packaging, Finance and Taxation Planning.

I really do love this industry. I love what I do for our clients and them knowing we care about them and what they want to achieve.

I hold a Diploma of Finance and Mortgage Broking Management and a Diploma of Financial Planning (Financial Services).

Does your Financial Adviser have any associations or relationships?

I have an association with MB Financial Group as a Director. Fees and commissions are paid to MB Financial Group by AMAFA for distribution to me.

What areas is your Financial Adviser authorised to provide advice on?

I am authorised by AMAFA and MB Financial Group to provide financial services, including advice or services in the following areas:

- Deposit and Payment Products – Non-Basic Deposit Products
- Investment Life Insurance products
- Life Risk Insurance products
- Managed Investment Schemes including IDPS
- Retirement Savings Account Products
- Superannuation

Please ask me if you would like a referral for any other services. If I receive a specific fee for this referral, it will be disclosed in an advice document such as a Statement of Advice ('SOA'), if I provide you with personal advice.



AUSTRALIAN MORTGAGE & FINANCIAL ADVISERS

**Australian Mortgage and Financial Advisers Pty Ltd
t/a AMAFA**

ABN: 26 088 464 939

Australian Financial Services Licensee No.: 389206

**Combined Credit Guide (CG) and
Financial Services Guide (FSG)
Acknowledgement of Receipt**

To be signed to confirm receipt of the Combined CG and FSG and kept on file

Declaration

I / We acknowledge receipt of this Combined Credit Guide and Financial Services Guide.

Name:

Jessica Cole

Name:

03/03/23

/ /

/ /

Signature

Signature



FINANCIAL SERVICES GUIDE

Our guide to assisting you with your financial needs

Version 7 | September 2021

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Authorised Representative details

Name: Marybeth Financial Group Pty Ltd as Trustee for The Banks Reading Family Trust t/a
MB Financial Group
Corporate Authorised Representative No. 1000174
Address: Suite 5, 48-50 Sugar Road, Maroochydore, QLD 4558
Phone: 07 5452 7761
Website: www.mbfincialgroup.com.au

The individual authorised representative is:

Name: Paul Farrelly
AR Number: 1003430
Mobile (Direct): 0497 661 929
Email: paul@mbfg.com.au

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- An initial fee for service; or
- An ongoing fee for service; or
- A contribution fee or implementation fee; or
- Commission payments from product providers where applicable; or
- A combination of any of the above.

Type of Remuneration	Initial	Ongoing
Adviser Service Fee	\$0 to \$5500	\$0 to \$5500
Adviser Service Fee*	0% to 1.1%	0% to 1.1%
SoA Preparation Fee	\$0 to \$5500	NA
Implementation Fee	\$0 to \$5500	NA
Contribution Fee*	0% to 1.1%	0% to 1.1%
Hourly Rate	\$0.00 to \$300	\$0.00 to \$300
Investment Commission*	NA	NA
Insurance Commission^	0% to 66%	0% to 22%

**based on a % of funds invested*

^based on a % of the premium

Service fees

We will discuss and agree our fee structure with you before we provide you with services. The types of fees you can be charged are listed in the table above. You may be charged a combination, or part of, any of these fees.

Fees for Advice

We may charge fees for the preparation, presentation, and implementation of our advice. These fees will be based on your individual circumstances, the complexity involved in your situation, and the time it takes to prepare personal financial advice for you. We will discuss these fees with you and gain your agreement to the fees before we provide you with advice. E.g. Our hourly rates range from \$0 to \$300 per hour, depending on who provides services to you.

Ongoing Advice Fees

We may charge a fee to provide ongoing portfolio reviews and/or for the provision of ongoing services. This fee will be agreed with you and is either a set amount or an amount based on the amount of funds under our advice, and/or the time involved in reviewing your portfolio and circumstances.

Commissions

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The commission payable for different classes of financial products includes the following:

Examples of commissions we may charge

Life Insurance Products

Initial and ongoing commissions from insurance providers may be received by AMAFA. These commissions are paid to AMAFA by the company that issues the product that we recommend to you, and they are included in what you pay for the product. The commissions vary and are based on the policy cost, which is the sum of the premiums you pay and may include other fees related to the product.

The initial commission is paid in the first year by the product issuer to AMAFA. Ongoing commissions are payments paid by product issuers to AMAFA in the years after the first year. These commissions may be passed onto the authorised representative.

If you initiate an increase to your cover, AMAFA may receive an initial commission and ongoing commissions on the increase to your policy cost. The ongoing commission on a client-initiated increase is only paid in respect of the period that starts from the first anniversary of the increase.

If the initial commission is equal to the ongoing commissions (as a percentage of your policy cost), AMAFA may receive up to 60% (excl. GST) of your annual policy cost. If the initial commission is higher than the ongoing commissions, the maximum commission that AMAFA may receive is set out in the table:

Date a new product is issued	Initial commission (% of annual policy cost or increase excl. GST)	Ongoing commission pa (% of annual policy cost or increase excl. GST)
Before 1 January 2018 or before 1 April 2018 when the application was received prior to 1 January 2018	0 - 140%	0 - 38.5%
1 January 2018 - 31 December 2018*	0 - 80%	0 - 20%
1 January 2019 - 31 December 2019*	0 - 70%	0 - 20%
From 1 January 2020*	0 - 60%	0 - 20%

*AMAFA may receive the pre-1 January 2018 commission rates above from the product issuer if:

- Your policy was issued before 1 January 2018, and you exercise an option or apply for additional cover under your policy after 1 January 2018; or
- Your policy was issued before 1 January 2018 and is replaced after 1 January 2018 to correct an administrative error.

Example

We recommend an insurance product to you, and it is applied for and issued on 2 February 2018. The annual policy cost is \$450. AMAFA may receive up to \$360 (80% excl. GST) as an initial commission and may pass up to \$360 to us. Assuming the policy cost stays the same each year, AMAFA may receive up to \$90 pa (20% excl. GST) as an ongoing commission and may pass up to \$90 pa to us.

From 2 April 2020, you decide to increase your insurance cover. The cost of this increased cover is \$100. The initial commission payable to AMAFA in respect of this increase will be \$60 (60% excl. GST). The ongoing commission payable to AMAFA in respect of this increase will be \$20 pa (20% excl. GST), payable in respect of the period starting from the first anniversary of the date on which you increased your insurance cover (i.e., 2 April 2021). These commissions may be passed onto us.

You will find details of how your insurance policy cost is calculated in the relevant PDS that we provide you. Where personal advice is provided to you, you will also find details of the commission that AMAFA and we are entitled to receive, if you decide to purchase a life insurance product, in your SOA or ROA.

Licensee Remuneration

AMAFA receives a flat fee / and or percentage of the Adviser's remuneration for the provision of services required under its Australian Financial Services License.

Referrals

Should you be referred to your Adviser by a third party, such as an Accountant or Mortgage Broker, the third party may receive a fee for the referral. You will receive more detailed information concerning any referral fee in your SoA or other relevant document.

Other Forms of Remuneration or Benefits

AMAFA and/or its Advisers may receive non-monetary benefits where:

- The amount is less than \$300 and identical or similar benefits are not given on a frequent basis.
- The benefit has a genuine education or training purpose (including attendance to conferences) and is relevant to providing financial product advice; and/or
- The benefit consists of the provision of information technology software or support and is related to the provision of financial product advice in relation to the financial products issued or sold by the benefit provider.

Payments or benefits received are disclosed in a register. A copy of the register is available upon request.

Related Companies

Neither your Adviser nor the Licensee have any association or relationship with the issuers of financial products that might reasonably be expected to be capable of influencing them in the provision of financial services.

Education Partners

AMAFA and its related companies may receive payments or benefits from product providers in support of education and training initiatives implemented by AMAFA to develop the skills and professional knowledge of AMAFA Representatives.

AMAFA may use these payments to pay for costs associated with such conferences, training, or professional development days.

What arrangements may influence our advice to you?

We are generally only permitted to recommend products provided by platform providers on the Approved Product List. However, we can recommend other products to you where it suits your objectives, financial situation and needs.

From time to time, we may accept alternative forms of remuneration from product providers or other parties, such as hospitality or support connected with our professional development (e.g., training or sponsorship to attend conferences). We maintain a register detailing any benefit we receive which is valued at between \$25 and \$300, and other benefits that relate to information technology, software or support provided by a product issuer, or that relate to educational and training purposes. A copy of the register is available on request for a small charge.

Your Privacy

Your Adviser is required to maintain physical or electronic records of documentation for any financial advice given to you, including information that personally identifies you and/or contains information about you.

These records are required to be retained for at least seven (7) years. If you want to access your personal information at any time, please let us know.

You have the right to not provide personal information to your Adviser. However, in this case, your Adviser will warn you about the possible consequences and how this may impact on the quality of the advice provided. Additionally, your Adviser may also decline to provide advice if they feel they have insufficient information to proceed.

AMAFA respects your privacy and is committed to protecting and maintaining the security of the personal and financial information you provide us. For detailed information on how we handle your personal information, please see our Privacy Policy.

This Policy is located at: amafa.com.au/privacy-policy/

Disclosure of Information

Throughout the advice process, your personal information may be disclosed to other services providers. These may include:

- Financial product providers
- Financial planning software providers
- Administration and paraplanning service providers
- IT service providers

AMAFA may engage third party service providers to assist in the provision of products or services.

Some services may require disclosure of personal information to service providers outside Australia including the Philippines. The purpose of such disclosure is to facilitate the provision of financial services including the preparation of financial advice documents for AMAFA advisers.

All reasonable steps will be taken to ensure that offshore service providers comply with the Privacy Act 1988.

What should you do if you have a complaint?

If you have a complaint, you can contact us and discuss your complaint.

Please contact the Complaints Manager of our Licensee using any of the contact details at the start of this FSG. We will try and resolve your complaint quickly, fairly and within prescribed timeframes.

If the complaint cannot be resolved to your satisfaction within 30 days, you have the right to refer the matter to the Australian Financial Complaints Authority (AFCA). AFCA provides a fair and independent financial services complaint resolution that is free to consumers.

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001

Compensation Arrangements

We have arrangements in place to maintain adequate professional indemnity insurance as required by s912B of the Act. This insurance provides cover for claims made against us and our representatives, including claims in relation to the conduct of representatives who no longer work for us but who did so at the time of the relevant conduct.



Adviser Profile

I am sub-authorised to provide the financial services described in the FSG by Marybeth Financial Group Pty Ltd as Trustee for The Banks Reading Family Trust trading as MB Financial Group, Corporate Authorised Representative No. 1000174 of Australian Mortgage and Financial Advisers Pty Ltd, Australian Financial Services License No. 389206.

Address: Suite 5, 48-50 Sugar Road, Maroochydore, QLD 4558
Phone: 07 5452 7761
Website: www.mbfincialgroup.com.au

I am authorised to provide the financial services described in the FSG by:

Licensee Details: Australian Mortgage and Financial Advisers Pty Ltd (“AMAF”)
AFSL number: 389206
Address: 182 Huntingdale Street, Pullenvale, QLD 4069
Website: amafa.com.au
Phone: (07) 3378 2056
Email: info@amafa.com.au

Who is your Financial Adviser?

Your Financial Adviser is **Paul Farrelly**.

In this document, the terms, ‘I’, ‘me’, ‘us’, ‘we’ and ‘our’ refers to Marybeth Financial Group Pty Ltd as Trustee for The Banks Reading Family Trust trading as MB Financial Group. The term ‘licensee’ refers to AMAFA.

My Authorised Representative number is 1003430.

You can provide instructions to me using the contact details below:

Postal Address: Paul Farrelly
Mobile (Direct): 0497 661 929
Email: paul@mbfg.com.au

What Experience, Qualifications and Professional Memberships does your Financial Adviser have?

With over 20 years' experience working within the Finance industry, I am very passionate about Financial Advising. I really enjoy working with our clients to understand their situation and to assist them to achieve their future goals. I relish the opportunity to set my clients on the right path to financial independence. I also get a great sense of satisfaction in empowering my clients to understand their financial situation and the options they have going forward.

Throughout my career, I have had the opportunity to work within various organisations involving all types of demographics and provided personal holistic advice based on the client's individual circumstances. These experiences have allowed me to extend my knowledge across all aspects of the financial advising. From Cash Flow strategies, Superannuation (including SMSFs), Insurance, Accumulation and Retirement Planning, Salary Packaging, Finance, Taxation Planning and Gearing.

I really do love this industry. I love what I do for our clients and them knowing we care about them and want to help them to achieve their goals.

I have an Advanced Diploma and Graduate Diploma in Financial Planning as well as Bachelor of Arts (Honours) majoring in Economics and Politics.

Does your Financial Adviser have any associations or relationships?

I have an association with MB Financial Group as an employee. Fees and commissions are paid to MB Financial Group by AMAFA for distribution to me.

What areas is your Financial Adviser authorised to provide advice on?

I am authorised by AMAFA and MB Financial Group to provide financial services, including advice or services in the following areas:

- Deposit and Payment Products – Non-Basic Deposit Products
- Investment Life Insurance products
- Life Risk Insurance products
- Managed Investment Schemes including IDPS
- Retirement Savings Account Products
- Superannuation
- Government Debentures, Stocks or Bonds
- SMSF

Please ask me if you would like a referral for any other services. If I receive a specific fee for this referral, it will be disclosed in an advice document such as a Statement of Advice ('SOA'), if I provide you with personal advice.

MB Financial Fee Schedule

Upfront Advice Fees

Description	Paid From	Fee (inclusive of GST)
Superannuation/Pension Advice	Super/Pension/Cashflow	\$2,200 - \$5,500
Managed Fund Advice	Fund/Cashflow	\$1,100 - \$2,750
Insurance Only **	Cashflow	\$1,100 - \$2,750

Ongoing Advice Fees

Description	Paid From	Fee (inclusive of GST)
Superannuation/Pension Advice	Super/Pension/Cashflow	\$40 - \$275 per month
Managed Fund Advice	Fund/Cashflow	\$5 - \$220 per month
Insurance Only **	Cashflow	\$20 - \$40 per month

Our Cashflow Planning and Estate Planning are free of charge for all clients of MB Financial Group.

**We do not charge an ongoing fee for Insurance as we are paid commissions from the insurers.

When an Insurance Only plan does not go ahead, we may charge an agreed fee to cover our costs for the plan.

This fee will be discussed with you prior to going ahead and disclosed in our client engagement letter.



AUSTRALIAN MORTGAGE & FINANCIAL ADVISERS

**Australian Mortgage and Financial Advisers Pty Ltd
t/a AMAFA**

ABN: 26 088 464 939

Australian Financial Services Licensee No.: 389206

**Financial Services Guide (FSG)
Acknowledgement of Receipt**

To be signed to confirm receipt of the FSG and kept on file

Declaration

I / We acknowledge receipt of Financial Services Guide.

Name:

Name:

_____ / /

_____ / /

Signature

Signature