



# **Financial Services Guide (Part One)**

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Australian Financial Services Licence No. 231138  
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## **What is this document?**

The Financial Services Guide (FSG) is a document we're legally obliged to give you. It is designed to help educate, protect and assist you in making an informed decision about the financial services we offer.

## **This Financial Services Guide is made up of two parts**

### **Part One (this part)**

Explains the important information, who will be providing you with financial services, what services Aussie Financial Planning (authorised under the licence of Financial Wisdom) can provide and what you can do if you are unhappy with our services.

### **Part Two**

Provides details about your Aussie Financial Planner and how your Planner, Aussie Financial Planning and Financial Wisdom are paid. Part Two will be provided to you as a separate document.

## **For more information, contact Aussie Financial Planning**

**Phone:** 1300 362 260

**Email:** [planning@fp.aussie.com.au](mailto:planning@fp.aussie.com.au)

# What's inside?

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## Part One

### 1. Important information

[Go to page 3](#)

Why we're legally obliged to give you this guide and what other documentation we'll give you over the duration of your relationship with Aussie Financial Planning.

### 2. Who will be providing you with financial services?

[Go to page 5](#)

It's not just Aussie Financial Planning. We're authorised to provide financial services through Financial Wisdom Limited, which is a wholly owned but non-guaranteed subsidiary of the Commonwealth Bank of Australia.

### 3. What financial services can Aussie Financial Planning (authorised under the licence of Financial Wisdom) provide?

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All the things you need to know about:

- The types and range of advice Aussie Financial Planning (authorised under the licence of Financial Wisdom) can give you
- How we legally must provide advice to you
- What happens if you want us to transact on your behalf but don't want advice from us
- How Financial Wisdom guards your privacy and stores your personal details
- What interaction you can expect from us once you sign up with Aussie Financial Planning.

### 4. If you're unhappy with our service

[Go to page 10](#)

We sincerely hope this will never be the case but if it is, this section will point you in the right direction to find the person to speak with and the process to follow to formally provide your feedback.

## Part Two

[Refer to FSG Part Two](#)

Part Two of this Financial Services Guide will be provided to you as a separate document. It details the following information about your Aussie Financial Planner:

- Who is your Planner
- How Aussie Financial Planning, your Planner, Financial Wisdom and any other relevant parties are paid and when.

# 1. Important information

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## **Why we're legally obliged to give you this FSG and what else we'll give you during your relationship with us.**

Your Aussie Financial Planner has a responsibility to ensure you have enough information to make a decision on whether or not you want to use our services. This FSG explains:

- Who your Planner is and how you can contact them if you need to
- What services and products Aussie Financial Planning is authorised to provide under the Financial Wisdom licence
- Who you can contact if you wish to provide feedback, should you have a complaint about your Planner or the services provided.

## **Some terminology**

**There are a few words throughout this document that may be confusing, so we've provided a list below that may help you.**

- 'you' means you. That is, the person who is seeking advice. This makes you our prospective customer
- 'your Planner', 'us', 'we', 'our' means your Aussie Financial Planner. We've detailed more about your Planner in Part Two of this FSG
- Financial Wisdom means Financial Wisdom Limited ABN 70 006 646 108, Australian Financial Services Licence No. 231138
- Aussie Financial Planning means Aussie Financial Planning Services Pty Ltd ABN 28 149 105 064
- Any references to a 'Commonwealth Bank Group product' relates to products issued by the Commonwealth Bank of Australia or its subsidiaries.

## **What other documents will we give you?**

Throughout your relationship with us, we'll provide you with additional documentation that we encourage you to read thoroughly.

### **Statement of Advice (SoA)**

- We will provide personal financial advice to you in writing. We can do this after agreeing the scope of the advice required, reviewing the information you give to us and carefully considering your financial goals and your instructions.
- Any advice you receive from us that takes into account your personal objectives, financial situation or needs will be confirmed in writing in the SoA. The SoA is an important document, as it sets out what we recommend and why this advice is suitable and appropriate for you. It will contain enough detail for you to make an informed decision about whether to act on the advice.
- The SoA will contain:
  - the advice
  - the basis on which it is given
  - information about replacement of existing financial products
  - detailed information about fees and commissions
  - details of associations that we and/or Financial Wisdom have with financial product providers or other parties.

### **Product Disclosure Statement**

- If a particular financial product is recommended to you (other than listed shares), we will provide you with a Product Disclosure Statement (PDS). A PDS will also be provided if you instruct us to transact on your behalf and place a financial product without providing personal advice.
- The PDS contains information about the particular financial product to help you make a decision about that product.

## 2. Who will be providing you with financial services?

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**Aussie Financial Planning is authorised by Financial Wisdom Limited to provide you with financial services.**

By law, anyone who advises you, or promotes financial products to you, has to have an Australian Financial Services (AFS) licence or be authorised by an AFS Licensee.

### **Financial Wisdom**

- Financial Wisdom is the holder of an AFS Licence (AFS Licence No. 231138) and is responsible for the financial services given to you. Aussie Financial Planning is an authorised representative of Financial Wisdom and provides services on Financial Wisdom's behalf. Aussie Financial Planning, under the licence of Financial Wisdom, is also responsible for the content and distribution of this FSG.
- Financial Wisdom is a Principal Member of the Financial Planning Association (FPA), the professional association for qualified financial planners in Australia, and is committed to the FPA's Code of Ethics and Rules of Professional Conduct.

### **Financial Wisdom's relationship with the Commonwealth Bank Group**

- Financial Wisdom is a wholly owned but non-guaranteed subsidiary of the Commonwealth Bank of Australia.
- Financial Wisdom has associations with the following entities:
  - Acadian Asset Management (Australia) Limited
  - Avanteos Investments Limited
  - Bank of Western Australia Limited
  - BWA Managed Investments Limited
  - Commonwealth Bank of Australia
  - Commonwealth Securities Limited (CommSec)
  - Colonial First State Investments Limited
  - Realindex Investments Pty Limited
  - The Colonial Mutual Life Assurance Society Limited (CMLA) trading as CommInsure.

### **3. What financial services can Aussie Financial Planning, authorised under the licence of Financial Wisdom, provide?**

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#### **Will you receive personal financial advice?**

Yes, we are qualified and authorised to provide you with personal financial advice that is tailored to your needs, objectives and financial situation. We are also able to provide you with general advice and factual information, and transact on your behalf.

#### **What information should you provide to receive personal financial advice?**

- In order to provide you with appropriate advice, we will ask you to provide information about:
  - your personal circumstances
  - details of your current financial situation
  - other relevant matters.
- You have the right not to disclose all information but we may not be able to provide advice that is appropriate to your needs, objectives and financial situation without it.
- You should read the warnings contained in any documentation carefully before making any decision relating to a financial product.

#### **What is the extent of the advice that we can offer you?**

- It is vital that you ensure we are authorised to provide the advice and services that you require.
- We can provide personal financial advice, and transact on your behalf, relating to the following types of financial products:
  - Managed Funds (e.g. unit trusts)
  - Deposit Products (e.g. term deposits, savings accounts)
  - Life Insurance (e.g. income protection, trauma and life cover)
  - Superannuation (e.g. rollovers, contributions, investment strategies)
  - Retirement Savings Accounts.

If you have any further questions about obtaining personal financial advice, or the financial products either Aussie Financial Planning or Financial Wisdom is able to offer you, please contact us. Our details are listed in Part Two of this Financial Services Guide.

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## **What other information will we need from you?**

- If you decide to implement our advice, the law requires us to obtain additional information from you and to confirm the accuracy of that information.
- In particular, we will need to verify your full name, date of birth and residential address. In order to do so we will need to sight various identification documents, such as a current Australian Driver's Licence or Australian Passport, and keep records of the identified documents.
- To minimise your inconvenience, we will generally try to verify this information at the same time as we collect information about your financial needs and objectives. However, if you would prefer the verification not to occur until you decide to implement the advice, please let us know.
- Please appreciate that the verified information will be made available to your product provider(s) and that they are unable to process your application without this verification.

## **The scope of financial products used to meet your needs**

- Financial Wisdom maintains an Approved Product List containing financial products issued by Commonwealth Bank Group members and by third parties.
- A research team compiles and regularly reviews this list. Where appropriate, we will recommend a financial product from the Approved Product List.
- Any other product we recommend must meet Financial Wisdom's selection and approval process.

## **Limits on the advice that can be provided**

- When making recommendations to you, tax, social security and estate planning issues can be discussed but we are not authorised to give advice relating to these issues. If you want detailed advice in those areas, you should consult a specialist in that field.
- It is important to note that we cannot provide advice on all aspects of financial planning. Examples of areas we do not provide advice include, but are not limited to:
  - General Insurance
  - Direct Share Investments
  - Derivatives
  - Foreign Exchange.

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### **Referral Service(s)**

- You do not have to consult any professional we refer you to.
- You may want to consult a professional with whom you have an existing relationship, or choose another. The professional you choose to consult is responsible for the advice they provide to you.
- We may earn a fee, commission or other benefit from the professional to whom we refer you in relation to the referral itself or on the basis of the business they transact for you.
- Where the other professional is an AFS Licensee or representative of an AFS Licensee, the other professional is required to provide you with a separate Financial Services Guide relating to those services, and details of any fee, commission or other benefit arising from the referral, or any business transacted as a result of the referral.
- Aussie Financial Planning and Financial Wisdom are not responsible for any advice provided to you by any other professional to whom we refer you.

### **Can you make a transaction without receiving personal financial advice?**

Yes, we can take your instructions to transact on your behalf and place a financial product (that Financial Wisdom is able to offer) without providing you with personal financial advice.

### **How do you provide instructions to us?**

- Generally, we need you to instruct us in writing, as your signature will be required for verification. However, for some products and services it is possible for special arrangements to be put in place where instructions can be given to us by fax, phone or email.

### **What personal information is maintained in your file and is it kept secure?**

- The law requires us to keep a record of your personal profile. This has to include details of your personal needs, objectives and financial situation and a record of any advice given to you.
- Financial Wisdom Limited, Aussie Financial Planning Services Pty Ltd and the Aussie Group of Companies are committed to ensuring the privacy and security of your personal information. As part of the continuing commitment to client service and maintenance of client confidentiality, each has adopted the principles set out in the Privacy Act. For further details, please refer to the Commonwealth Bank Group's Privacy Policy at [www.commbank.com.au](http://www.commbank.com.au) and the Aussie Group of Companies' Privacy Policy at [www.aussie.com.au](http://www.aussie.com.au)

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### **Will your portfolio be reviewed?**

- We recommend that you review your financial situation every 12 months or whenever your personal or financial circumstances change. It is your responsibility to initiate the review process. If you would like a review, or you have any concerns, please contact us.
- You will, of course, receive regular information from the product providers about the value and performance of your investments, as well as details of any insurance policy cover.

### **What happens if we provide you with further advice?**

When we provide you with further personal advice, you will receive a Statement of Advice (SoA).

## 4. If you're unhappy with our service

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**We sincerely hope this will never be the case but if it is, this section will point you in the right direction to find the person to speak with and the process to follow to formally provide your feedback.**

- If you are not happy with the services we have provided, please contact us to discuss your complaint.
- You can contact us by calling **1300 362 260** or by emailing **planning@fp.aussie.com.au**

**If your complaint is not satisfactorily resolved within three (3) business days, please contact Financial Wisdom.**

Customer Relations  
Financial Wisdom Limited  
Reply Paid 41  
GPO Box 41  
Sydney NSW 2001  
Phone: 1800 805 605  
Fax: 1800 028 542  
Email: customerrelations@cba.com.au

- Financial Wisdom will aim to resolve your complaint quickly, fairly and within prescribed time frames.
- If you are still not satisfied, you have the right to refer the matter to Financial Ombudsman Service Limited (FOS), of which Financial Wisdom is a member. They can be contacted on 1300 780 808.
- Financial Wisdom Limited's professional indemnity insurance arrangements satisfy the compensation arrangements required under section 912B of the Corporations Act and include cover for claims against former representatives, while they acted for Financial Wisdom Limited.

**Please retain this Financial Services Guide for your reference and any future dealings with Aussie Financial Planning.**



Aussie Financial Planning Services Pty Ltd (ABN 28 149 105 064) is an authorised representative of Financial Wisdom Limited (ABN 70 006 646 108, AFSL 231138).

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