



# FINANCIAL SERVICES GUIDE

Capital and Finance Pty Ltd  
Australian Financial Services Licence Number: 269868  
ABN: 53 095 885 028  
Address: 852 Kingsway, Gymea NSW 2227  
Postal: PO 1057, Gymea NSW 2227  
Telephone: 02 9029 6511  
Facsimile: 02 8355 3646  
Email: info@capitalandfinance.com.au

Before seeking our advice, you probably have a number of questions you would like to ask about us. You have the right to ask about our charges, the type of advice we will give and what you can do if you have a complaint about our services. If you have any questions about the contents of this document, please ask us for clarification. This Financial Services Guide is issued by your Adviser, with the authority of Capital and Finance. You should also be aware that you are entitled to receive a Statement of Advice (SoA) whenever we provide you with any advice, which takes into account your objectives, financial situations and or needs. The SoA will contain the advice, the basis on which it is given, and information about fees, commissions and associations which may have influenced the provision of the advice.

If further advice is furnished, or when no financial product is recommended, a Record of Advice (RoA) may be provided to you instead of an SoA. You have the right to request a copy of the RoA (if you have not previously received a copy) within 7 years of that further advice being given.

We may, in our general communications and marketing materials, provide you with general advice that is not designed to address your specific needs and objectives. It is up to you to decide whether these are appropriate for you.

In the event we make a recommendation to acquire a particular financial product (other than securities) or offer to issue or arrange the issue of a financial product, we must also provide you with a Product Disclosure Statement containing information about the particular product which will enable you to make an informed decision in relation to the acquisition of that product.

## **BEFORE YOU GET OUR ADVICE**

### **Who is my adviser?**

An Adviser Profile, which is attached, forms part of this FSG. This profile provides details about your Adviser and should be used in conjunction with this FSG.

### **Who does the adviser act for when providing financial services to me?**

Your Adviser will be acting for you on behalf of Capital and Finance and is authorised to distribute this FSG.

### **What advisory services are available to me?**

- Retirement planning strategies
- Wealth creation
- Superannuation strategies
- Self-managed superannuation advice
- Salary packaging
- Personal and business insurance services
- Gearing strategies
- Securities and derivatives
- Social security advice
- Foreign exchange
- Advanced strategic estate planning and succession strategies (personal and business)

In addition, your Adviser is able to offer you an on-going review service for your investment portfolio or life insurance program.

We provide financial product advice for the following financial products:

- Deposit and payment products, including basic deposit products, deposit products other than basic deposit products and non-cash payment products
- Derivatives
- Foreign exchange contracts
- Debentures, stocks or bonds issued or proposed to be issued by a government
- Risk insurance products, including life, trauma, income protection and total and permanent disability insurance
- Retirement savings accounts
- Securities
- Superannuation
- Managed investments

We will only recommend a financial product to you after considering its suitability for your individual needs, objectives and financial situation. The products we recommend are selected from our approved list of products and have been researched by external experts.

### **How will I pay for the service?**

#### **Initial & On-going Commissions and Fees**

The initial commission for investment type financial products can range between 0% and 10%, while on-going commissions may range between 0% and 2%. For example, for an investment of \$10,000 in a managed investment paying 4% initial commission and 1% on-going commission, the upfront commission would be \$400 and the on-going commission \$100 per year.

The upfront commission for risk insurance financial products can range between 0% and 140% depending on the product provider, while on-going commission may range between 0% and 40%. For example, on an insurance premium of \$1,000 paying 100% initial commission and 10% on-going commission, the upfront commission would be \$1,000 and the on-going commission \$100 per year.

**Or**

#### **Fee for Service**

If a fee for service is payable rather than commission, the hourly fee rate is from \$140 to \$460 per hour (inclusive of GST) depending on the scope of the work; however this is disclosed to you before you decide to proceed.

You may also be charged a Statement of Advice preparation fee. This can range between \$0 and \$8,800 (inclusive of GST) depending on the complexity and the time spent. Any fee for service must be paid within seven (7) days of the date of the tax invoice being issued to you.

#### **Do any Relationships Exist with Product Providers which may Influence The Advice being given?**

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.

#### **Other Business Relationships**

It is important for you to understand the relationships with other service providers so you can decide on the services you wish to use.

#### **Referral Fees**

In some situations, we receive fees or other benefit where we refer you to external parties. We will disclose the referral arrangements (if any) to you whenever we refer you to an external party.

You do not have to consult any professional that we may refer you to. You may want to consult a professional you have an existing relationship with, or choose another. The professional you choose to consult is responsible for the advice they provide to you.

If you have been referred to us by one of our referral partners, we may pay them referral fees, details of which will be included in the SoA. These referral payments do not result in a fee increase to you.

Permitted referral fees are paid to referral partners on a monthly basis. Referral fees will be paid as agreed with you or as permitted by law.

#### **WHEN YOU GET OUR ADVICE**

##### **Do I get detailed information about actual commissions and other benefits my adviser gets from making the recommendations?**

Yes. You have the right to know about details of commissions and or other benefits your Adviser receives for recommending investments. We will provide this information to you when we make specific recommendations in the Statement of Advice (SoA) or Record of Advice (RoA).

##### **Will you give me advice that is suitable to my needs objectives and financial circumstances?**

Yes. However, to do so we need to find out your individual objectives, financial situation and needs before we recommend any financial product to you. You have the right not to divulge this information to us, if you do not wish to do so. In that case, we are required to warn you about the possible consequences of us not having your full personal information. You should read the warnings carefully.

##### **What should I know about any risks of the investments or investment strategies recommended to me?**

We will explain to you any significant risks of investments and strategies that we recommend to you. If we do not do so to your requirements, you should ask us for further clarification.

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

We maintain a record of your personal profile that includes details of your objectives, financial situation and needs. We also maintain records of any recommendations made to you. If you wish to examine your file, please ask us and we will make arrangements for you to do so.

We are committed to implementing and promoting a Privacy Policy, which will ensure the privacy and security of your personal information. A copy of our Privacy Policy is available for your information on our website at <http://capitalandfinance.com.au/privacy-policy/>

##### **Can I tell you how I wish to instruct you to buy or sell my investment?**

Yes. You may specify how you would like to give us instructions, for example by telephone, email, fax or other means. In all cases we must receive a written confirmation of these instructions.

#### **IF YOU HAVE ANY COMPLAINTS**

##### **Who can I speak to if I have a complaint about the advisory service?**

We are committed to providing quality advice to our clients. This commitment extends to providing accessible complaint resolution mechanisms for our clients.

If you have a complaint about the service provided, you should take the following steps:

Contact Compliance Manager at Capital and Finance Pty Ltd on 02 9029 6511 about your complaint.

We will try and resolve your complaint quickly and fairly.

If we cannot reach a satisfactory resolution, you can raise your concerns with the Financial Ombudsman Service (FOS) on 1300 780 808 or by post at GPO Box 3, Melbourne, Vic. 3001. We are a member of FOS' complaints resolution service. The Australian Securities & Investments Commission (ASIC) also has a freecall Infoline on 1300 300 630 which you may use to make a complaint or obtain information about your rights.

#### **PROFESSIONAL INDEMNITY INSURANCE**

We hold Professional Indemnity Insurance cover for the activities conducted under our AFS licence. The limit of the indemnity is \$4 million for any one claim and in the aggregate for all claims arising out of our AFS licence activities. The insurance will cover claims made in relation to the conduct of authorised representatives, representatives and employees of the Licensee who no longer work for the Licensee (but who did at the time of the relevant conduct). We believe that our Professional Indemnity Insurance cover satisfies the requirements of s.912B of the Corporations Act.