

## Who will be providing the financial service or credit assistance to me?

TFG Australia Pty Ltd trading as HPH Solutions holds an Australian Financial Service licence (AFSL 337755) to provide financial planning services and an Australian Credit Licence (ACL 337755) to provide credit assistance.

This Financial Services & Credit Guide will help you to decide whether to use the services we offer. It contains information about the services we are authorised to provide, how we charge for those services, how our advisers are remunerated, any conflicts of interest which may impact the services and how we deal with complaints if you are not satisfied with our services.

Licensee: **TFG Australia Pty Ltd**  
ABN: 44 136 063 315  
AFSL/ACL: 337755  
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## Services we provide

We provide financial advisory services to individuals, families and business owners to help them plan and track their financial and lifestyle goals. We help them clarify both their current circumstances and future priorities, and then advise and arrange their finances to maximise the probability of them achieving their lifestyle aspirations.

### Statement of Advice / Record of Advice

We will provide you with a Statement of Advice (SoA) when we first provide you with financial product advice. The SoA will explain the basis for our advice, the main risks associated with the advice, the cost to you of implementing the advice, the benefits we receive and any conflicts of interest which may influence the advice.

We may provide further advice to you to keep your financial plan up to date for changes in your circumstances, changes in legislation that may impact you and changes to financial products.

If we provide further advice it will typically be documented in a Record of Advice (RoA) which we retain on file. You can request a copy of the RoA document at any time up to 7 years after the advice is provided by asking us directly, or by sending us a request in writing via letter or email.

### Product Disclosure Statement

Where we provide you with advice on managed funds or personal risk insurance, we will provide you with a Product Disclosure Statement. This contains information to help you understand the product being recommended.

### **Credit Proposal / Preliminary Credit Assessment**

Whilst the circumstances are very rare, if we provide you with credit assistance, we will provide you with a Credit Proposal which sets out the fees and charges for our services and the referral party payments that we will receive. We will not charge you a fee or receive any commissions (or other payments) where we provide you with credit assistance.

Where we recommend a credit contract, we will prepare a Preliminary Assessment which considers the suitability of the contract for you. The Preliminary Assessment is available to you on request at any time up to 7 years after we provided you with the Credit Proposal.

When we provide you with credit services it will typically be in relation to the credit products of the 4 main banks (NAB, CBA, Westpac and ANZ) plus Bankwest and Bank of Queensland.

### **Tailored financial advice**

We will provide you with advice that is suitable to your needs and financial circumstances. To do so, we first need to find out your individual objectives, financial situation and needs before we recommend any financial products or services to you.

We follow the six-step financial planning process as recommended by the Financial Planning Association of Australia (FPA).

#### **1 DEFINING THE SCOPE OF ENGAGEMENT**

Your planner should explain the process they will follow, find out your needs and make sure they can meet them. You can ask them about their background, how they work and how they charge.

#### **3 ASSESSING YOUR FINANCIAL SITUATION**

Your planner will take a good look at your position – your assets, liabilities, insurance coverage and investment or tax strategies.

#### **5 IMPLEMENTING THE RECOMMENDATIONS**

Once you're ready to go ahead, your financial plan will be put into action. Where appropriate, the planner may work with other professionals, such as an accountant or solicitor.

#### **2 IDENTIFYING YOUR GOALS**

You work with the planner to identify your short and long term financial goals – this stage serves as a foundation for developing your plan.

#### **4 PREPARING YOUR FINANCIAL PLAN**

Your planner recommends suitable strategies, products and services, and answers any questions you have.

#### **6 REVIEWING THE PLAN**

Your circumstances, lifestyle and financial goals are likely to change over time, so it's important that your financial plan is regularly reviewed, to make sure you keep on track.

You can provide instructions to us in writing, via phone or via email/fax. Please note you are responsible for ensuring your instructions do reach us.

## Financial Products

TFG Australia Pty Ltd holds an Australian Financial Services Licence and is authorised to provide financial product advice, and to deal in, the following classes of financial products:

- Deposit Products
- Superannuation including Self-Managed Superannuation
- Retirement Income Streams
- Managed Investment schemes including Investor Directed Portfolio Services
- Securities (Direct Shares)
- Personal Risk Insurance
- Margin Lending Facilities

We are also authorised to provide credit assistance, including mortgage broking services, under our Australian Credit Licence.

## How does TFG Australia Pty Ltd and its Advisers get paid?

TFG Australia Pty Ltd is an independent financial planning firm. When you engage us, you pay fixed flat fees or a combination of fixed flat fees and a percentage of your investments.

All fees are payable to TFG Australia Pty Ltd.

Your first meeting with us is complimentary and obligation free.

For any new recommendations/products, we **do not** accept any commission payments. Where a client has an existing product that may pay a commission, we rebate this in full to the client on a quarterly basis (in arrears).

Before we provide any personal advice to you, we will detail our proposed services and fees in a Terms of Engagement for your consideration.

### Annual Service Fee

We charge an annual service fee (generally debited monthly) to provide you with on-call access to your dedicated financial adviser throughout the year and to receive tailored advice as required, along with administrative support to establish and manage your investments. Your adviser will meet with you annually, subject to your availability and agreement, to update your financial plan. The updates will consider the changes in your circumstances, changes in legislation that may impact you and any changes to financial products.

Fees will depend on the services to be provided and are agreed in advance. Full details will be provided to you in the Terms of Engagement, Statement of Advice and Annual Service Agreement.

### Statement of Advice Fee

In some circumstances, we may charge separately for the preparation of a Statement of Advice. We will agree the fee with you before preparing our advice.

## Commissions

TFG Australia Pty Ltd does not accept commissions from product providers.

### Other Benefits

We may occasionally receive other benefits from product providers such as training, meals and entertainment. Details of any benefits received above \$100 will be maintained on a register which is available to you on request.

## Adviser Remuneration

Directors and owners of the practice share in the profits it generates. The employees of the practice are paid a salary and may also receive a performance bonus based on various factors including the profits of the practice. Some employees also have an ownership in a unit trust which holds shares in the practice and may indirectly receive a share in the profits the practice generates.

## Associated Business

We may refer you to HPH Life Pty Ltd for personal risk insurance advice. HPH Life is a joint venture between TFG Australia Pty Ltd and MBS Insurance WA Pty Ltd. It operates under the Australian Financial Services Licence of Bombora Advice Pty Ltd.

## Referral Payments

We do not pay external parties for referrals received, nor do we accept payments for referrals made.

## Influences from Product Providers

TFG Australia Pty Ltd is a professional practice which is owned and managed by the directors and employees. Unlike many other practices, we do not have any equity or licensing ties with product providers. The removal of these conflicts of interest reduces the influence that Product Providers can have on our advice, so that you can be more confident we act in your best interests.

## Privacy statement

At TFG Australia Pty Ltd we are committed to protecting your privacy. We use information from you to understand your personal situation and to provide you with advice that meets your needs and objectives. We will also collect information from you to meet our obligations under the Anti-Money Laundering and Counter-Terrorism Financing Act. We will generally collect this information directly from you however in some cases we will seek your authority to collect it from other parties such as your accountant, insurer, or superannuation fund.

We do not trade, rent or sell your information. We may provide your information to product providers allowing us to collect or amend policy information or establish new policies. We may also collect your information from, and provide your information to, representatives of HPH Life Pty Ltd with which we have a joint venture arrangement for personal insurance advice for all clients of TFG Australia Pty Ltd.

From time to time, we may use your contact details to send you updates, articles, newsletters, surveys, or other information that we believe will be of interest to you. We will always give you the option of electing not to receive these communications and you can unsubscribe at any time by notifying us.

Your information is held in electronic format in facilities that we own or in cloud-based storage systems owned by our service providers. We only use providers that have comprehensive data protection technologies in place, so we can be confident your data is protected from unauthorised access, use or disclosure. We may also hold some or all your information in printed form in our office from time to time.

If you do not provide us with the information we request, we may not be able to provide our services to you. For more information about how to access the information we hold about you, how to have it corrected and how to complain if you think we may not have complied with the Privacy Act, please ask us for a copy of our Privacy Policy by calling us on 08 9200 3123, emailing us at [info@hphsolutions.com.au](mailto:info@hphsolutions.com.au), or visiting our website [www.hphsolutions.com.au](http://www.hphsolutions.com.au).

## Complaints

TFG Australia Pty Ltd has Professional Indemnity Insurance in place as required by the Corporations Act and National Credit Act. The insurance meets ASIC's requirements and covers present and past advice. If you have any complaint about the service provided to you, you should take the following steps and we will seek to resolve your complaint quickly and fairly:

1. Contact your adviser and discuss your complaint.
2. If your complaint is not satisfactorily resolved within 5 days, please call TFG Australia Pty Ltd or put your complaint in writing and send it to TFG Australia Pty Ltd.

Your complaint should be finalised within 30 days of receipt.

TFG Australia Pty Ltd is a member of the Australian Financial Complaints Authority (AFCA). If an issue has not been resolved to your satisfaction, you can lodge a complaint with AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.