



# Financial Services Guide

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FSG Version 1.0

## What is this document?

This document is a Financial Services Guide (FSG), which we are required by law to provide to you. It is designed to provide you with basic information to help you decide whether our services are appropriate for your needs. The matters covered by the FSG include, who we are, how we can be contacted, what services we are authorised to provide to you, how we (and any other relevant parties) are remunerated, details of any potential conflicts of interest, and details of our internal and external dispute resolution procedures and how you can access them.

InvestorOne Capital Pty Limited (InvestorOne) authorises its Authorised Representatives to distribute this FSG.

You should also be aware that you are entitled to receive a Statement of Advice whenever we provide you with any advice which takes into account your objectives, financial situation and needs. The Statement of Advice 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.

## What we will do

InvestorOne is licenced by the Australian Securities and Investments Commission to provide a number of financial services including provision of advice to retail clients in relation to the following financial products:

- Deposit and Payment Products
- Debentures, stocks or bonds issued or proposed to be issued by a government
- Life Insurance products
- Managed Investment Schemes
- Retirement Savings accounts
- Securities (shares and debentures stocks or bonds issued by non-Government entities)
- Superannuation

We have researched a wide range of products and administration arrangements and made a selection of those it considers worthy of recommendation to our clients. The details are in our Approved Products List which is available on request. While there may be other products and services suitable for you, we only advise and deal in products and services on that list.

## What we will not do

We will not provide advice on products that are not on our Approved Products List. Your adviser does not have authority to advise on products that are not approved by InvestorOne.

We will not provide advice on classes of financial products other than those identified in our Australian Financial Services Licence.

## What do we expect from you?

Any advice we provide must be appropriate to your personal circumstances, based on our review and assessment of your situation. As such, we expect you to provide us with accurate information during our 'financial planning process' so that we can ensure that we have a reasonable basis on which to provide you with advice.

You have the right not to tell us personal information. However, if you don't tell us, the advice you receive may not be appropriate to your needs, objectives and financial situation.

As a financial service provider, we have an obligation under the Anti Money Laundering and Counter Terrorism Finance Act to verify your identity and the source of any funds. This means that we will ask you to present identification documents such as passports and driver's licence. We will also retain copies of this information. We assure you that this information will be held securely.

## **What kind of compensation arrangements are in place and are these arrangements complying?**

InvestorOne has arrangements in place to ensure it continues to maintain Professional Indemnity (PI) insurance in accordance with s.912B of the Corporations Act 2001 (as amended). In particular our PI insurance, subject to its terms and conditions, provides indemnity up to the Sum Insured for InvestorOne and our authorised representatives in respect of our authorisations and obligations under our AFSL. This insurance will continue to provide such coverage for any authorised representative who has ceased work with InvestorOne for work done whilst engaged with us.

## **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 investment objectives, financial situation and needs. We also maintain records of any recommendations made to you. If you wish to examine your file, you should 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 will be provided upon request.

## **Do any relationships exist which might influence the service or advice I receive?**

InvestorOne is not owned by any Fund Manager or Institution and there are no relationships (other than those disclosed here or in a Statement of Advice issued to you) that will influence the advice that you receive from us.

A number of related companies may provide services to you in connection with our advice (for example, superannuation fund set up and administration or trustee company establishment). InvestorOne Property Pty Limited, a related company and a licenced real estate agent acts as agent for vendors of property from time to time. It is paid by the vendor at no additional cost to the purchaser and at rates which are standard in the industry. Where InvestorOne Property acts as vendor's agent for a property you purchase we will tell you before processing your offer.

Your adviser may hold an interest in a financial product. Any significant interest/ownership will be recorded in a register of financial product holding and where appropriate, this holding will be disclosed to you in the Statement of advice.

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

Yes. However, to do so we need to find out your individual investment objectives, financial situation and needs before we recommend any investment 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.

## **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, fax or other means. But in all cases we must receive a written confirmation of these instructions.

## **How much will I pay for your advice?**

Our business is based on the being paid to provide investment and other advice to our clients. In order to make sure this is affordable, we receive payment for this partly upfront (when the advice is given) and partly over the period of time you continue to hold the product and remain a client. We receive some of our income directly from you and some from the provider of the products.

The fee you pay for advice (and the fees we receive from product issuers) is paid partly to the adviser who advised you and part is retained by InvestorOne.

Your first meeting is generally free of charge. If you decide to progress to formal advice we will generally charge an advice fee. If you proceed, we will provide you with a Statement of Advice in which we will disclose to you all of the fees and charges you will pay to acquire any product recommended and any remuneration we will receive as a result.

Until specific recommendations have been made it is not possible to determine the precise amounts of any such fees, charges or other payments. Broadly, such amounts are in the ranges below:

Investment Products	Up to 4% of the amount you invest initially; and/or Up to 1% per annum of the amount you maintain in the product
Insurance Products	Up to 100% of the annual premium amount upfront and/or Up to 20% of the annual premium thereafter
Loans	Up to 1% of the loan amount upfront; and/or Up to 0.25% of the outstanding balance per annum thereafter
Other services	We may receive referral fees from other service providers of up to \$5,000 depending on the service purchased by you.

These amounts are generally paid by the issuer of the relevant product from their own resources at no additional cost to you.

### What should I do if I have a complaint?

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 any complaint about the service provided to you, you should take the following steps:

1. Contact your adviser and tell your adviser about your complaint.
2. If your complaint is not satisfactorily resolved within 7 days, you should lodge a written complaint to:

Complaints Resolution Manager  
Ground Floor, 235 Macquarie Street, SYDNEY, NSW 2000  
Telephone: (02) 9231 5111  
Facsimile: (02) 9231 5122  
Email: [info@investorone.com.au](mailto:info@investorone.com.au)

We will try and resolve your complaint quickly and fairly.

3. If we cannot reach a satisfactory resolution, you can raise your concerns with the Financial Ombudsmen Service (FOS) by phone on 1300 78 08 08 or in writing:

F.O.S  
G.P.O. Box 3  
Melbourne, Victoria, 3001

InvestorOne is a member of this complaints resolution service. The Australian Securities & Investments Commission (ASIC) also has a free call infoline on 1300 300 630 which you may use to make a complaint or obtain information about your rights.

### Your Privacy

Information acquired by us in the course of providing our services will not be disclosed to other parties without your express consent, except as required by law or professional obligation. For further information, refer to our privacy statement.