

Financial Services Guide Version 4

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Issued by: Centre Capital Securities Pty Limited

Financial Services Guide

You have the right to ask us about our charges, the type of advice we will provide you, and what you can do if you have a complaint about our services.

This Financial Services Guide (“FSG”) is intended to inform you of certain basic matters relating to our relationship, prior to us providing you with a financial service. 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, along with how you can access them.

It is intended that this FSG should assist you in determining whether to use any of the services described in this document.

You should also be aware that you are entitled to receive a Statement of Advice when we first provide you with personal advice, (advice that 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.

If our representative provides further advice to you and your personal circumstances have not significantly changed, and that further advice is related to the advice we provided to you in a previous Statement of Advice and we do not give that further advice to you in writing you may request a copy of the record of that further advice at any time up to 7 years from the date our representative gave the further advice to you.

You can request the record of the advice by contacting the representative or us in writing or by telephone or by email.

In the event we make a recommendation to acquire a particular financial product (other than securities), 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.

1 Before you receive our advice

Your Questions	Our Answers
Who will be providing the financial service to me?	<p>Licensee: Centre Capital Securities Pty Limited</p> <p>ABN: 45 123 011 389</p> <p>Australian Financial Services Licence Number: 317799</p> <p>Location Address: 14 Macquarie Street Belmont NSW 2290</p> <p>Postal Address: PO Box 564 Belmont NSW 2290</p> <p>Tel No: 1300 132 214</p> <p>Fax: 1300 736498</p> <p>Email: advice@centrecapital.com.au</p>
Who is my adviser?	<p>Your adviser will be either Michael Norman, Robert Coyte, Brendan Scorer or Clint Christoff who are representatives employed by the licensee.</p> <p>The advisers have the following qualifications:</p> <p>Michael Norman</p> <ul style="list-style-type: none">• Bachelor of Commerce• Diploma of Financial Planning• Certificate in Investment and Financial Planning• Certified Financial Planner (CFP)• Self Managed Superannuation Specialist <p>Robert Coyte</p> <ul style="list-style-type: none">• Bachelor of Commerce• Graduate Diploma in Applied Finance and Investment (Securities Institute of Australia)• Certified Financial Planner (CFP)• Self Managed Superannuation Specialist

Clint Christoff

- Bachelor of Commerce
- Diploma of Financial Markets

Brendan Scorer

What kinds of financial services are you authorised to provide me and what kinds of products do those services relate to?

Centre Capital can provide the following services:

- Financial strategies and financial advice generally
- Savings and wealth creation strategies
- investment planning and financial product advice
- Securities advice
- Underwriting
- Pre-retirement and Retirement Planning
- Risk and risk management (ie wealth protection) analysis and advice
- Estate Planning
- Superannuation planning and advice
- Taxation considerations (associated with different financial products and different financial strategies)
- Business succession planning.
- Finance

We are licensed to provide advice on and deal in the following products:

- Deposit products
- Government Debentures, Stocks & Bonds;
- Investment Life Insurance Products;
- Life Insurance Risk Products;
- Managed investment Schemes, including IDPS;
- Securities;
- Retirement Savings Account Products;
- Superannuation; and,
- Derivatives

Portfolio Monitoring:

Internal databases are maintained detailing client's investments that were recommended by licensee. This does not constitute portfolio monitoring. Portfolios are reviewed on a regular basis, subject to the client's discretion.

Who do you act for when you provide financial services for me? Centre Capital is responsible for the financial services provided to you.

How will I pay for the service?

Centre Capital provides clients with a choice of paying a fee-for-service or allowing Centre Capital to receive commission from the product providers that it recommends. A combination of these methods of payment for our services will also be considered.

If you choose to pay us a fee our fees will be charged at the rate of \$450 per hour or part thereof. We, in turn, rebate managed investment initial fees which are payable on products that have been approved by Centre Capital.

Centre Capital has an ongoing fee of 1.1% per annum on your funds under management and you will be billed for this through your investment portfolio.

Where we recommend a life insurance product we will be paid a commission by the life insurance company but our hourly rate will be reduced.

If you alternatively prefer to pay for the service we provide by allowing licensee to receive commission the rate of commission and type of commission will vary from product provider to product provider. The commissions are set out below.

Do you receive remuneration, commission, fees or other benefits in relation to providing the financial services to me and how is that commission calculated?

(1) The advisers may receive a salary, management fees and a share of any profits from Centre Capital

(2) The issuers of the investment products (including tax effectives) I recommend may pay Centre Capital an initial commission. This commission which can vary depending on the product and manager is in a range of between 0% and 10% and calculated on your investment amount.

- (3) The issuers of the investment products I recommend may pay Centre Capital an ongoing commission. This commission which can vary depending on the product and manager is calculated in a range of between 0% and 1% on the balance in your account. This commission is paid each quarter.
- (4) Where a life insurance company product has been recommended the issuer of the product may pay Centre Capital a commission. This commission ranges between 30% and 121% of your first years premium.
- (5) Where a life insurance company product has been recommended the issuer of the product may pay Centre Capital an ongoing commission. This commission which can vary depending on the product is calculated in a range of between 8% and 30.25%. This commission is paid each quarter.
- (6) When stockbroker services are utilised to deal in shares Centre Capital may receive between \$28.05 and 90% of the brokerage amount paid to the stockbroker.
- (7) When you undertake a margin loan we will receive an ongoing commission of 0.5% directly from the product provider for the duration of the loan.
- (8) If you have been referred to Centre Capital by another party Centre Capital may pay that party a fee of up to 20% of the commission received by us.
- (9) For example, for an investment of \$10,000 in an fund the initial commission payable to CCS would be 4%, CCS would receive \$400 to place the investment. In addition, if the ongoing commission is 1% and your investment balance is \$12,000, we will receive \$120 (ongoing commission will vary depending o your account balance)If you were referred to us by another party they may receive \$80 upfront and an ongoing fee each year based on your account balance.

(10) The exact amounts of any fees, commissions, bonuses or other incentives received by me and the licensee will be included in a Statement of Advice that we will provide to you.

Do any relationships or associations exist which might influence you in providing me with the financial services? Neither we, nor Centre Capital, nor any related bodies corporate have any relationships or association with any product issuer that could be expected to influence us in the provision of the financial services.

Do you have any referral arrangements in place? Centre Capital have in place a referral arrangement with KRG accounting firm and they are likely to receive 20% of any fee or commission generated from those referrals.

Are you a Member of a Stock Exchange? Centre Capital Securities Pty Ltd is a member of the National Stock Exchange of Australia.

2 When you receive our advice

Your Questions

Our Answers

Will you provide me advice, which is suitable to my needs and financial circumstances

Yes. But to do so we need to find out your individual objectives, financial situation and needs before we recommend any financial products or services 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 the risks of the financial products or strategies you recommend to me?

We will explain to you any significant risks of financial products and strategies which we recommend to you. If we do not do so, you should ask us to explain those risks to you.

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

We maintain a record of your personal profile, which includes details of your objectives, financial situation and needs.

We also maintain records of any recommendations made to you.

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 enclosed for your information.

If you wish to examine your file, we ask that you make a request in writing and allow up to fourteen (14) working days for the information to be forwarded.

We may charge a fee to cover the cost of verifying the application and locating, retrieving, reviewing and copying any material requested. If the information sought is extensive, we will advise of the likely cost in advance and can help to refine your request if required.

Can I provide you with instructions and tell you how I wish to instruct you to buy or sell my financial products?

Yes. You may specify how you would like to give us instructions, for example by telephone, fax, or other means.
OR specify how the instructions are to be given

3 If you have any complaints

Your Questions

Our Answers

Who can I complain to if I have a complaint about the provision of the financial services to me?

Centre Capital is a member of the Financial Ombudsman Service.

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

1. Contact us and tell us about your complaint.
2. If your complaint is not satisfactorily resolved within 3 days, please contact the Compliance Manager of Centre Capital or put your complaint in writing and send it to PO Box 564 BELMONT NSW 2280. We will seek to resolve your complaint quickly and fairly.
3. If the complaint cannot be satisfied to your satisfaction you have the right to complain to the Financial Ombudsman Service (FOS). They can be contacted on 1300 78 08 08. This service is provided to you free of charge.

At the time of escalation of a complaint we will provide you with further details on the process involved with FOS.

The Australian Securities and Investments Commission (ASIC) also has a freecall Infoline on 1300 300 630 which you may use to make a complaint and obtain information about your rights.

Centre Capital Securities has in Place a professional Indemnity Insurance that is required by the Corporations Act and which meets ASIC's requirements and covers present representatives.