

***This document, and a separate document about your adviser and remuneration, make up the FINANCIAL SERVICES GUIDE.***

This guide contains important information about:

- the services we offer you
- how we, our authorised representatives and our associates are paid
- what associations or relationships we have with financial product issuers
- our internal and external dispute resolution procedures and how you access them

***Other documents you will be given if you receive advice from us.***

When we or our Authorised Representatives give you financial advice you will be provided with a Statement of Advice (SoA) which will contain details about:

- the advice provided, including the basis on which it was given
- fees, commissions and other benefits
- any associations we have with Financial Product Issuers or other parties which may have influenced the advice we give you.

After receiving our initial advice, a Record of Advice (RoA) may be produced & retained by us or our Authorised Representative instead of an SoA if there have been no significant changes in your personal circumstances or the basis of the advice since the last SoA was provided. You can request a copy of any RoA at any time.

If we recommend to you a particular Financial Product we will give you information about the particular Financial Product—a *Product Disclosure Statement*—to help you make an informed decision about the Financial Product.

***Who is responsible for the financial services provided?***

Hunter Green Pty Ltd is responsible for the financial services provided including the distribution of this Financial Services Guide (FSG). Hunter Green is 100% privately owned and holds its own Australian Financial Services Licence. There are no ownership ties or other relationships with any financial service product provider which might unduly influence which financial products Hunter Green recommends.

***How will I pay for the services provided?***

You may pay your adviser a fee. Alternatively, your adviser may receive a payment called brokerage or commission, which is paid to us on their behalf by the Financial Product issuers. Your financial adviser will give you a *Statement of Advice* containing details of fees and any payments of commissions or brokerage made to us by Financial Product issuers, and the financial adviser's share, if any, of those fees, brokerage and commission.

## ***What kinds of financial services are you authorised to provide me and what kinds of Financial Product/s do those services relate to?***

Hunter Green Pty Ltd is licensed to provide financial product advice and deal in a financial product, to retail and wholesale clients, in relation to the following financial products:

- securities – meaning shares listed on the Australian Stock Exchange;
- superannuation, whether self-managed, personal super or corporate super;
- interests in managed investment schemes including investor directed portfolio services – these are managed funds, master trusts and “wrap” accounts;
- standard margin lending facilities;
- retirement savings accounts ("RSA") products;
- debentures, stocks or bonds issued or proposed to be issued by a government;
- deposit and payment products; and
- life products including investment life insurance products and life risk insurance products;

Hunter Green Pty Ltd is licensed to provide financial product advice on, and arrange, Managed Discretionary Account services not operated by Hunter Green, to retail and wholesale clients.

Hunter Green Pty Ltd is licensed to provide personal class of financial product advice in relation to general insurance. Class of Product advice is advice regarding the type of financial product that does not include a specific product recommendation – for example your adviser can discuss the need for household insurance and the various types available, without recommending a particular insurer or specific policy.

Hunter Green is licensed to underwrite an issue in securities or interests in managed investment schemes.

If you do not wish to receive our advice, we may deal on your behalf by carrying out your instructions.

If you do not obtain advice, you face the risk that the Financial Product/s you select will not fully take into account your objectives, financial situation or needs.

Your Authorised Representative may specialize in particular areas and therefore the advice they provide may be restricted. Details of which financial products your Authorised Representative may provide advice on are contained in the insert of this document.

## ***Do you have any relationships or associations with Financial Product issuers?***

We at Hunter Green Pty Ltd are privately owned and are not part of any company which issues financial products.

### Associations

Hunter Green Pty Ltd is not associated with any company or group which results in Hunter Green receiving additional financial or non-financial benefits as a result of the advice provided to clients.

### Alternative Form of Remuneration Register

As part of the IFSA / FPA Code of Practice Investment Fund Managers, Administration providers, licensees and their representatives are required to maintain a register of any form of alternative remuneration paid or received in excess of \$300. This register is available for your inspection on request.

## ***How can I give you instructions about my Financial Products ?***

You may tell us how you would like to give us instructions. For example by telephone, fax or other means such as e-mail.

## ***What information should I provide to receive personalised advice?***

You need to provide us with a list of your personal objectives, details of your current financial situation and any relevant information, so that we can offer you the most appropriate advice possible.

You have the right not to tell us, if you do not wish to. However, if you do not, the advice you receive may not be appropriate to your needs, objectives and financial situation.

We are also legally required to verify your identity, so we will ask to see your passport, driver's licence or other identity documents.

You should read the warnings contained in the *Statement of Advice* carefully before making any decision relating to Financial products.

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

We will retain copies of your identity documents and we will maintain a record of your personal profile including details of your objectives, financial situation and needs. We also maintain records of any recommendations made to you, including the initial Statement of Advice, and any subsequent Statements of Additional Advice and Records of Advice provided to clients receiving our ongoing service. Copies of these can be requested either verbally or in writing.

We are committed to ensuring the privacy and security of your personal information. A copy of our privacy policy is available on our website or by contacting us.

If you wish to examine your file please ask us. We will make arrangements for you to do so.

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

1. Contact your Authorised Representative and explain the nature of your complaint.
2. If your complaint is not satisfactorily resolved within 20 days, please contact Greg Hunter on 0408 987 620 or put your complaint in writing and send it to him at Hunter Green Pty Ltd's address, noted at the beginning of this FSG. We will try and resolve your complaint quickly and fairly.
3. Hunter Green Pty Ltd is a member of the Financial Ombudsman Service (FOS). If the complaint can't be resolved to your satisfaction you have the right to refer the matter to FOS. They can be contacted on 1300 78 08 08 or [info@fos.org.au](mailto:info@fos.org.au) or [www.fos.org.au](http://www.fos.org.au)

Stage 1 of the FOS process is where FOS facilitates discussions and negotiations between the parties. All relevant documents are exchanged and the issues in dispute are identified.

Stage 2 is conciliation and the parties come face to face with a conciliator from the FOS national panel. The role of the conciliator is to assist the parties to explore options for settlement of the dispute and to help parties to agree on their own outcome.

Stage 3 is where the independent adjudicator is requested to make a decision "on the papers" taking into account the relevant law, fairness and reasonableness. If you accept the adjudicator's decision it is binding on the member.

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.

## ***Compensation Arrangements***

Hunter Green holds Professional Indemnity Insurance which includes cover for the work done for Hunter Green by its representatives and employees even though they may have ceased employment with Hunter Green. Hunter Green believes its PI insurance complies with the requirements of the section 912B of the Corporations Act and the relevant Regulations.

If you have any further questions about the financial services Hunter Green Pty Ltd provides, please contact Greg Hunter on 0408 987 620. Retain this document for your reference and any future dealings with Hunter Green.