

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

## ***Hunter Green's Contact Details***

**HUNTER GREEN PTY LTD**  
**ABN 12 087 491 629**  
**Australian Financial Services Licence No 225962**  
Level 5, 320 Adelaide Street, Brisbane, QLD 4000  
Telephone (07) 3532 4051  
www.huntergreen.com.au

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

Your advisor will provide you with a Financial Services Guide (FSG) specific to his/her business.

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 So A 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.

Hunter Green is responsible for ensuring the advice its advisers provide meets the various legal and regulatory requirements and provides them with Professional Indemnity insurance and dispute resolution systems.

## ***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 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?***

### Associations

We at Hunter Green Pty Ltd are privately owned and are not part of any company which issues financial products. There are no ownership ties or other relationships with any financial service product provider which might unduly influence which financial products Hunter Green recommends.

### Alternative Form of Remuneration Register

Licenses and their representatives are required to maintain a register of any form of alternative remuneration paid or received with a value between \$100 and \$300. This register is available for your inspection on request.

## ***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.

### **Life Insurance products**

On insurance products that were in force prior to 1 January 2018 the relevant insurer will pay initial commission between 0% and 130% and ongoing commission between 0% and 33% of the annual premium for as long as you hold the product.

On new insurance policies that came into force from 1 January 2018 the relevant insurer will pay initial commission between 0% and 88% and ongoing commission between 0% and 31.5% of the annual premium for as long as you hold the product.

On new insurance policies that come into force from 1 January 2019 the relevant insurer will pay initial commission between 0% and 77% and ongoing commission between 0% and 31.5% of the annual premium for as long as you hold the product.

On new insurance policies that come into force from 1 January 2020 the relevant insurer will pay initial commission between 0% and 66% and ongoing commission between 0% and 31.5% of the annual premium for as long as you hold the product.

Commissions are paid to us by the product provider and are not an additional cost to you.

### **Pre-existing arrangements**

For existing clients already in an established commission arrangement that existed prior to 1 July 2013, we may receive commission on investment products, superannuation products or margin lending products held. For investment products the relevant product issuer will pay initial commission between 0% and 5.5% and ongoing commission between 0% and 0.88% of the value of your investments for as long as you hold the product. For margin loans the relevant product issuer will pay an ongoing commission between 0% and 0.88% of the outstanding loan balance. Commissions are paid to us by the product provider and are not an additional cost to you.

For Hunter Green's services, systems and insurances your adviser pays Hunter Green a monthly fee and may also pay an amount equivalent to up to 2.75% of any remuneration or commissions they, or we, receive for providing you with our advice or services.

## ***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 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 07 3532 4051 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.

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3. Hunter Green Pty Ltd is a member of the Australian Financial Complaints Authority (formerly the Financial Ombudsman Service (FOS)). If the complaint can't be resolved to your satisfaction you have the right to lodge a complain with the Australian Financial Complaints Authority

Online: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority

GPO Box 3 Melbourne VIC 3001

4. The Australian Securities and Investments Commission (ASIC) also has a free call 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 us at 07 3532 4051. Retain this document for your reference and any future dealings with Hunter Green.