



Financial Services Guide

Version 01 August 2019

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Licensee:

AFTA Pty Ltd (AFSL# 507423)

This Financial Services Guide (FSG) is authorised for distribution by AFTA Pty Ltd.

Authorised Representatives:

Soundbridge Pty Ltd
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Penny Farrell (ASIC #1271923)
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Barry Lucas (ASIC #1272866)

The Authorised Representatives act on behalf of AFTA Pty Ltd who is responsible for the services that they provide.

Contact Details

Rockhampton Office

A: 166 Quay Street, Rockhampton QLD 4700
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F: (07) 4921 3821
E: admin@soundbridge.com.au

Gladstone Office

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Why am I receiving this document?

This FSG will help you decide whether to use the services that we* offer. It contains information about:

- The services we offer and their cost
- Any conflicts of interest which may impact the services
- How we and your adviser are remunerated
- How we deal with complaints if you are not satisfied with our services.

* In this document 'we' refers to Soundbridge and the individual Authorised Representatives.

AFTA Pty Ltd

AFTA Pty Ltd holds an Australian Financial Services Licence. It is required to comply with the obligations of the Corporations Act and the conditions of its licence. This includes the need to have adequate compensation arrangements in place with a Professional Indemnity insurer for the financial services that we provide.

What services do we provide?

We are authorised to provide personal advice and dealing services in the following areas:

- Superannuation and SMSF
- Retirement planning
- Personal risk insurance
- Portfolio Management
- Managed investments
- Securities (direct shares)
- Margin lending

All Authorised Representatives of AFTA Pty Ltd hold formal qualifications and are RG146 compliant. The following representatives are not currently authorised to provide taxation advice:

- Craig Cavanagh
- Barry Lucas
- Richard Newton

Financial advice processes

We recognise that the objectives and personal circumstances of each client are different.

Where we provide personal advice, we will listen to you to understand your objectives and circumstances. We will also ask questions to make sure we provide advice which is in your best interests.

When we first provide personal advice to you it will be explained thoroughly and documented in a Statement of Advice (SoA) which you can take away and read.

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.

For administration platforms, managed funds and personal risk insurance products we will provide you with a Product Disclosure Statement. This contains information to help you understand the product being recommended.

At all times you are able to contact us and ask questions about our advice and the products we recommend.

You can provide instructions to us in writing, via phone or via email. In some cases, we may require you to provide signed instructions.

We may provide further advice to you to keep your plan up to date for changes in your circumstances, changes in the law and changes in the economy and products.

If we provide further advice it will typically be documented in a Record of Advice 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.

Fees

All fees are payable to Soundbridge Pty Ltd, trading as Soundbridge Financial Services.

Advice Preparation Fee

The Advice Preparation fee includes meeting with you, the time we take to determine our advice and the production of the SoA.

The Advice Preparation fee is based on the scope and complexity of advice provided to you. We will agree the fee with you before providing you with advice.

Advice Implementation Fee

If you decide to proceed with our advice we may charge a fee for the time we spend to assist you with implementation. We will let you know what the fee will be in the SoA.

Ongoing Services Fees

Our ongoing service fees depend on the ongoing service that we provide to you. They may be a % of your portfolio value or an agreed fixed fee which is paid monthly. In some cases, we may also charge transaction fees (eg for share trades).

The services and fees will be set out in the SoA or RoA that we provide to you.

Commissions

We receive commissions and other benefits from some product providers. The commission or benefit will vary depending on the recommended product and will be documented in the SoA or RoA.

Insurance Commissions

Soundbridge receives a one-off upfront commission when you take out an insurance policy we recommend. We also receive a monthly commission payment for as long as you continue to hold the policy.

Investment Commissions

Soundbridge may receive a monthly commission payment from some investment providers. This will be based on your account balance and will continue to be paid for as long as you hold the investment.

Placement Fees

Soundbridge Financial Services may receive one-off placement fees where you invest in some listed investments (eg bank issued hybrids and IPO's). These will be paid by the issuer of the investment and will typically be a set % of the investment amount.

Other Benefits

We may also receive additional benefits by way of sponsorship of educations seminars, conferences or training days. Details of any benefits received above \$100 will be maintained on a register which is available to you on request.

Referral Fees and Commissions

In some situations, we receive fees or commissions where you are referred to an external party. You will be advised of the referral arrangement whenever you are referred to an external party.

Adviser Remuneration

The directors of the practice are remunerated through the profits generated by the practice. The employees of the practice are paid a salary and may receive a performance bonus which is based on a number of factors including the revenue they generate.

Associated Businesses

We may refer you to Soundbridge Accounting & Taxation for accounting and tax services or to Soundbridge Home Loans & Lending for credit services. Both businesses have common directors and ownership with Soundbridge Pty Ltd.

Conflicts of Interest

Your financial adviser may recommend investments in shares that they hold or may hold in the future. You will be advised where a conflict of interest may exist and how the conflict will be managed.

Wholesale Clients

In some circumstances we may provide services to you as a wholesale client. We will

seek your consent before providing services to you as a wholesale client.

Making a Complaint

We endeavour to provide you with the best advice and service at all times.

If you're unhappy with the advice you receive or other aspects of our service, please follow the steps outlined below.

1. Please let your financial adviser know so we can act on it immediately.
2. If your adviser has not satisfactorily resolved your complaint, please contact our Customer Advice Team on:

Phone: 1300 087 008

Email: complaints@myafta.com.au

In writing to:

Customer Advice Team
AFTA Pty Ltd
166 Quay Street
Rockhampton QLD 4700

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Your Privacy

We are committed to protecting your privacy.

We have a Privacy Policy which sets out how we collect, hold, use and disclose your personal information. It also sets out how you can access the information we hold about you, how to have it corrected and how to complain where you are not satisfied with how we have handled your personal information.

Our Privacy Policy is available on request and on our website.