

Financial Services Guide (FSG)

Below is our Financial Services Guide, prepared on 16 July 2024 and attached is a copy of our Privacy Policy.

What is a Financial Services Guide?

This Financial Services Guide ('FSG') helps you understand and decide if you wish to use the financial services we are able to offer you.

It provides you with information about the entities that may provide you with financial services:

- the licensee's Corporate Authorised Representative Soundbridge Pty Ltd, trading as Soundbridge Financial Services,
- individual Authorised Representatives or Provisional Adviser of the Licensee.

We collectively refer to Authorised Representative(s) or Provisional Adviser(s) in this FSG as "us, our, we". We are the providing entity and are the authorised representative(s) and Provisional Adviser of the Licensee. The authorised representative number of Soundbridge Pty Ltd is 436726.

This FSG sets out the services we provide. It tells you:

- who we are and how we can be contacted;
- who the licensee is and how it can be contacted;
- what services and products we are authorised to provide to you;
- how we (and any other relevant parties) are paid; and
- how we deal with complaints.

Not Independent

We are not able to describe ourselves as being independent, impartial, or unbiased as defined in Section 923A of the Corporations Act because:

- We don't charge you a fee for advice on risk insurance advice, because if you implement our recommendations, we receive commission payments directly from the insurer.

We may provide you with personal advice that takes into account your needs, financial situation and circumstances. Where we provide you with personal advice, we will provide you with a Statement of Advice ('SOA'). The SOA outlines our advice and the basis on which the advice was given. It also outlines relevant information about us, our fees and charges associated with our advice. We are only able to provide personal advice about certain products as stipulated under the Licensee's Australian Financial Services Licence ('AFSL').

If we provide further personal advice after providing our initial advice, we may record this in a Record of Advice, instead of an SOA. You may request a record of the further advice that is provided to you, if you haven't already been provided with it. You can also contact us, using the details on page 2 of this FSG, within 7 years from when the advice is provided to request this record.

Occasionally we provide general advice. This is where we may express an opinion or recommendation influencing you in making a decision in relation to a financial product, but where we HAVE NOT considered your personal objectives, financial situation or needs. If we provide you with general advice, we will provide you with a warning that the advice may not be appropriate to your needs, financial situation or objectives. Additionally, we will provide you with an applicable Product Disclosure Statement ('PDS') (if one is available) which you should read before making a decision that the product is right for you.

When a financial product is recommended to you, you will be provided with a PDS issued by the product provider. The PDS contains information about the product to assist you in making an informed decision

about the financial product. It will outline relevant terms, significant risks, and fees and charges associated with the product.

Please retain this FSG for your reference and any future dealings with us. We may also add documents at a later date which will also form part of this FSG, and these should be read together with the FSG. These documents will include the word 'FSG' in the heading.

Who will be providing the financial services to you?

The Licensee

The Licensee is the authorising licensee for the financial services provided to you, and is responsible for those services.

The Licensee authorises, and is also responsible for, the content and distribution of this FSG.

The Licensee's contact details are as follows:

Licensee name: AFTA Pty Ltd
AFSL number: 507423
Address: 166 Quay Street, Rockhampton QLD 4700
Phone: (07) 4922 2624
Email: licensee@myafta.com.au

The licensee's Authorised Representatives who may provide services to you are listed below.

Authorised Representative details

Name: Soundbridge Pty Ltd, trading as Soundbridge Financial Services,
Authorised Representative Number 436726
Address: 166 Quay Street, Rockhampton QLD 4700
Website: www.soundbridge.com.au
Phone: (07) 4922 2624
Email: admin@soundbridge.com.au

Our other office locations include:

Gladstone Office

A: 7 Breslin Street, Gladstone QLD 4680
P: (07) 4972 8644
F: (07) 4972 3377
E: admin@soundbridge.com.au

Mackay Office

A: 159 Shakespeare Street, Mackay QLD 4740
P: (07) 4944 0422
F: (07) 4957 3242
E: mackay@soundbridge.com.au

The individual authorised representatives under this licensee are:

Name: James Farrell	AR number: 420275
Name: Dimitri Kondilis	AR number: 1242451
Name: Barry Lucas	AR number: 1272866
Name: Juan Van Deventer	AR number: 1307370

Provisional Adviser:

Name: Tayla Hermon **AR number:** 001310372

Tayla is completing her professional year and is being supervised by James Farrell. James is responsible for any personal advice provided by Tayla. James can be contacted using the contact details on page 2.

The authorised representatives and provisional adviser named above share the same office as those listed above.

You can provide instructions to us by contacting us using the contact details above.

The Licensee, Authorised Representatives, and Provisional Adviser listed in this FSG act on your behalf when we provide financial services to you.

What services and products are we authorised to provide to you?

We are authorised to provide financial product advice and deal in the following financial products:

- Deposit and payment products limited to:
 - Basic deposit products
 - Deposit products other than basic deposits
- Debentures, stocks or bonds issued or proposed to be issued by a government
- Life products including:
 - investment life insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds; and
 - life risk insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds
- Interests in managed investment schemes including:
 - investor directed portfolio services
- Retirement savings accounts ("RSA") products (within the meaning of the Retirement Savings Account Act 1997)
- Securities
- Standard margin lending facility *
- Superannuation*

* Juan Van Deventer and Tayla Hermon are **not** authorised to provide advice or deal in the following financial products (Juan & Tyla are authorised in all other areas):

- Standard Margin Lending facility
- Self Managed Super Funds.

We are authorised to provide these services and products to both retail and wholesale clients.

All Authorised Representatives and Provisional Adviser of AFTA Pty Ltd hold formal qualifications.

We will only provide services to you, with your free, prior, and informed consent. If you do not understand any of the information in this Financial Services Guide, or have any other questions relating to the terms on which we will be acting, please contact us.

In providing our services, other financial matters may arise, however, we are not authorised to assist with any financial and product services except those explained above. You should seek specific advice from the appropriate professionals on other matters relevant to you.

What fees and commissions are payable to us?

Fees for providing you with our services are collected by AFTA Pty Ltd and these fees are remitted to the corporate authorised representative, Soundbridge Pty Ltd. Soundbridge Pty Ltd receives 100% of the fees and our authorised representative and provisional adviser are paid a salary. Soundbridge Pty Ltd pays a fee for the services provided by AFTA Pty Ltd.

All fees described in this FSG include GST.

Service fees

We will discuss and agree our fee structure with you before we provide you with services. From time to time we may provide general advice of a fee for services. These fees may be based on a hour rate which ranges from \$100 per hour to \$500 per hour, depending on who provides services to you.

The types of fees you can be charged are listed below. You may be charged a combination, or part of, any of these fees.

Fees for advice

We may charge fees for the preparation, presentation, and implementation of our advice. These fees will be based on your individual circumstances, the complexity involved in your situation, and the time it takes to prepare personal financial advice for you. We will discuss these fees with you and gain your agreement to the fees before we provide you with advice. These fees may range from \$500 to \$10,500.

Ongoing advice fees

We may charge a fee to provide ongoing portfolio reviews and/or for the provision of ongoing services. This fee will be agreed with you and is either a set amount or an amount based on the amount of funds under our advice, and/or the time involved in reviewing your portfolio and circumstances. These fees may be charged as a flat dollar amount ranging between \$700 and \$22,000 per annum. Alternatively, we may charge an amount as a percentage of funds under our advice ranging between 0.8% and 2.20%, or as a sliding scale.

We may charge two types of ongoing fees:

Ongoing Advice Fee: Includes the review of your financial goals, objectives, implemented financial plan and changes to your financial strategy as required.

Portfolio Management Fee: Includes preparation and review of recommended asset allocation, purchase of assets, purchase of Term Deposits, maintenance of Cash Management Account, investment or payment of investment income, investment strategy and changes to your portfolio as required.

Insurance Commissions

We receive ongoing commission payments on risk insurance policies implemented. These commissions are paid to us by the company that issues the product that we recommend to you, and they are included in what you pay for the product. They are not an additional cost to you.

The commissions vary and are based on the policy cost, which is the sum of the premiums you pay and may include other fees related to the product.

If the initial commission is equal to the ongoing commissions (as a percentage of your policy cost), we may receive up to 60% (excl. GST) of your annual policy cost. If the initial commission is higher than the ongoing commissions, the maximum commission that we may receive is set out in the following table:

Date a new product is issued	Initial commission*	Ongoing commission**
Prior to 1 January 2020	0 - 140%	0 - 38.5%
From 1 January 2020	0 - 60%	0 - 20%

* (% of annual policy cost or increase excl. GST)

**pa (% of annual policy cost or increase excl. GST)

Example

We recommend an insurance product to you, and it is issued in January 2024. The annual policy cost is \$3,000. Should the policy cost remain unchanged, we may receive up to \$1,800 (60% excl. GST) as an initial commission, and \$600 (20% excl. GST) as ongoing commission each year thereafter. These commissions are then on paid to us.

You'll find details of how your insurance policy cost is calculated in the relevant PDS that we provide you. Where personal advice is provided to you, you'll also find details of the commission that we are entitled to receive, if you decide to purchase a life insurance product, in your SOA or ROA.

How are we and third parties remunerated?

The authorised representatives and provisional adviser of Soundbridge are remunerated by salary and may also be awarded an annual bonus. Bonuses will depend on several factors including:

- company performance;
- professionalism and adherence to compliance procedures; and
- team performance.

The Licensee's shareholders and directors will also receive a benefit based on the Licensee's ongoing company performance and on Soundbridge's ongoing company performance.

Third party relationships

The Capricornian Ltd (the Referrer), may refer you to Soundbridge Pty Ltd for financial planning advice. The Referrer may identify individuals or corporations who from time to time have the need for the provision of a Financial Service, which Soundbridge and its authorised representative and provisional adviser are authorised to provide. Where Soundbridge provides written advice via a Statement of Advice and you agree to proceed with the advice, Soundbridge will pay The Capricornian a referral payment as follows:

- \$1,500 excluding GST, one-off payment for Comprehensive Advice
- \$300 excluding GST, one-off payment for Single Strategy Advice

You may request more details about the way these people or entities are remunerated within a reasonable time after receiving this document and before any financial services are given to you. If remuneration or other benefits are calculable at the time personal advice is given, it will be disclosed at the time that personal advice is given, or as soon as practicable afterwards. If remuneration is not calculable at that time, a statement of how the remuneration is calculated will be given to you at the time the advice is given, or as soon as practicable afterwards.

By using or continuing to use our services, you agree that:

1. All fees and charges received by us as described in this FSG (other than third party fees and charges) are a benefit given to us by you, in exchange for the services provided by us.
2. We do not charge asset-based fees where you are investing using borrowed money.
3. You understand, consent to, authorise and direct us to charge you in this way.

Ausiex

We may recommend you utilise the services of third party provider, Ausiex for direct share trading purposes. Ausiex will pass on \$5.00 per trade of all brokerage to third party provider, Investum Pty Ltd, covering the cost of reporting Investum provides. This is built into the direct share trading charge of the greater of either \$14.50 or 0.07% (incl. GST).

Associated Businesses

We may refer you to Gladstone Accounting & Taxation for accounting and tax services or to Soundbridge Home Loans & Lending for credit services. Likewise, these companies may refer clients to Soundbridge Pty Ltd for financial planning advice. Both businesses are owned by Soundbridge Pty Ltd. There is no referral fee or remuneration exchanged between these businesses. These entities may remit dividends to the shareholders of their businesses.

What arrangements may influence our advice to you?




From time to time we may accept alternative forms of remuneration from product providers or other parties, such as hospitality or support connected with our professional development (e.g. training or sponsorship to attend conferences). We maintain a register detailing any benefit we receive which is valued at between \$100 and \$300 and other benefits that relate to information technology software or support provided by a product issuer or that relate to educational and training purposes. A copy of the register is available on request.

What should you do if you have a complaint?

If you have a complaint, you can contact us to discuss your complaint.

Please contact the Complaints Manager of our Licensee using any of the contact details below. We will try and resolve your complaint quickly, fairly and within prescribed timeframes. A copy of our public complaints policy can be found at www.soundbridge.com.au

Our complaint contact information:

 Telephone	<ul style="list-style-type: none">• (07) 4922 2624• +61 74922 2624• National Relay Service 133 677
 Email	<ul style="list-style-type: none">• complaints@myafta.com.au
 Writing	<ul style="list-style-type: none">• PO Box 8386, Allenstown QLD 4700
In person	<ul style="list-style-type: none">• 166 Quay Street, Rockhampton QLD 4700

If the complaint cannot be resolved to your satisfaction within 30 days, you have the right to refer the matter to the Australian Financial Complaints Authority (AFCA). AFCA provides a 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

Compensation arrangements

We have arrangements in place to maintain adequate professional indemnity insurance as required by s912B of the Act. This insurance provides cover for claims made against us and our representatives, including claims in relation to the conduct of representatives who no longer work for us but who did so at the time of the relevant conduct.

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