Financial Services Guide

Fintor Group Pty Ltd – AFSL 559460

Purpose and content of this FSG:

- To assist you to determine whether to use any of the services described herein;
- This FSG includes details of how we and our associations are remunerated for our services;
- This FSG contains details about how complaints against us will be handled.

As part of our delivery of services to you we may prepare a Statement of Advice (or a Record of Advice) and possibly provide you with one or more Product Disclosure Statements prepared by one or more product issuers. Where we prepare a Statement of Advice we will always provide you with a copy. Where a record of advice is prepared (e.g. as part of an ongoing service arrangement with you) we will keep a copy in our files and you are free to request (at no cost) a copy up to 7 years after the date of that record's creation.

Lack of Independence Disclosure Notice:

We can't call ourselves independent. Here's why.

The law makes it very difficult for most advisers to say they are independent, unbiased or impartial, even if they are not in any way linked to a financial product provider (like a bank).

If, for example, an adviser gets paid a commission to help a client arrange some insurance they are automatically prohibited from calling themselves independent. Most advisers who receive those commissions charge their clients very little (if anything) for the advice or the help they provide putting a policy into place. From time to time we receive these commissions.

So although we always put your interests before ours when giving advice we cannot (by law) call ourselves independent, unbiased or impartial.

Our authorised services and the kinds of financial products they relate to

Our AFS Licence permits us to advise on and deal in the following classes of financial products:

a) provide financial product advice for the following classes of financial products:
   i. deposit and payment products limited to:
      A. basic deposit products;
      B. deposit products other than basic deposit products;
   ii. debentures, stocks or bonds issued or proposed to be issued by a government;
   iii. life products including:
      A. 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 (
      B. 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;
   iv. interests in managed investment schemes including:
      A. investor directed portfolio services;
   v. retirement savings accounts ("RSA") products (within the meaning of the Retirement Savings Account Act 1997);
   vi. securities;
   vii. standard margin lending facility; and
   viii. superannuation;

Products we may advise you about therefore include:

- Deposit and Payment Products
- Managed Investment Schemes
- Life Products
- Retirement Savings Accounts
- Standard Margin Lending Facility
- Superannuation
- Securities Remuneration
- Government Debentures, Stocks and Bonds.

Who we act for when providing our authorised services

We act for you as our client and not for any product issuer or financial institution. Your adviser is an authorised representative of Fintor Group Pty Ltd. Your adviser acts on behalf of Fintor Group Pty Ltd and we are responsible for any advisory services your adviser provides.

General Advice

Your adviser or agent of Fintor Group Pty Ltd may sometimes provide general advice that does not take into account your personal circumstances, needs, or objectives. When doing so, they will clearly inform you that the advice is general in nature. Before making any financial decisions, you should consider whether you require personal advice tailored to your individual situation.

Remuneration for those authorised services

Fintor Group and your adviser are remunerated through various methods, including fees paid by you (such as service and advice fees), and commissions or payments received from product issuers. Any payments we receive will be clearly disclosed in your advice and disclosure documents. Where an exact amount cannot be determined in advance, we will outline the method used to calculate the remuneration.

Advice Fees

The fees you pay to Fintor Group for advice may include one or more of the following:

- A percentage-based fee linked to the value of your financial product holdings
- A fixed dollar amount
- An hourly rate
- Monthly fixed fee

These may cover:

- **Statement of Advice Fee** – for preparing your personalised Statement of Advice
- **Portfolio Management Fee –** fees associated with controlling your investment portfolio
- **Implementation Fee** – for putting your recommended strategies into action
- **Consultation Fee** – for spending time in a consultation with a financial adviser.

These fees are paid by you, either directly or from your financial product(s), subject to your agreement.

Subscription Based Fee

Fintor Group offers a suit of subscription services, disclosed in supplemental documents. If engaging in one of these subscription services, you will be charged a subscription-based fee. The nature of this fee is determined by the service used. These services are charged on a month-to-month basis, with all agreements being cancellable any time.

Administration Fees

The fees you pay to Fintor Group for administration services over your account(s), this is based on an hourly rate based upon the seniority of your attending administrator.

How You'll Pay for Services

Before we provide any service, we will mutually agree on the fee structure. Our service packages and pricing models are flexible and can be tailored to suit your personal circumstances. For more specific information about your adviser's fees and methods, please refer to the adviser profile provided.

Insurance (Risk) Products

If you proceed with an insurance policy recommended by your adviser, Fintor Group may receive commissions from the product issuer. These commissions may include:

- **Initial Commission:** Ranging from 0% to 66% (incl. GST) of your first-year premium.
  Example: For a $1,000 annual premium with a 66% commission, we may receive $660 ($600 + GST).
- **Increased Cover:** If you later increase your sum insured, an initial commission may apply only to the premium related to the increase.
- **Ongoing Commission:** From the second year, we may receive an ongoing commission of up to 33% (incl. GST) of the renewal premium.
  Example: On a $1,000 annual renewal premium at 33%, we may receive $330 ($300 + GST).

Some insurers may also pay commissions on stamp duty or policy fees. These commission payments will be disclosed to you.

Distribution of Remuneration

All remuneration is initially received by Fintor Group, which then distributes the appropriate share to your adviser or their business. Full details will be outlined in your advice or disclosure documents.

Other Forms of Remuneration

A) Training & Education Programs

Fintor Group partners with selected financial product providers to deliver ongoing technical and product training to our advisers and support staff. These providers may contribute financially to these programs. Our product selection process is not influenced by these contributions—each product is independently assessed based on its merits, supported by external research. All training programs meet legal and regulatory standards.

B) Non-Cash Benefits
Employees of Fintor Group may occasionally receive non-cash benefits valued under $300. Any benefits between $100 and $300 are recorded in a public register. These benefits do not influence the advice provided to you. A copy of the register is available upon request.

Referral arrangements

There are no current Referral Arrangements in place, Fintor Group Pty Ltd will hold a referral agreement register for clients referred directly to the licensee. Any remuneration earnt by this entity will be disclosed within the register agreement.

Associations with issuers of financial products

Fintor Group is a Non-Aligned Financial Services Licensee, however engages closely with several industry product and services providers.

Special Instructions you can provide to us

You can give us instructions by telephone, email or other means agreed with us. Some financial products have their own rules about how to give instructions. Please refer to the Product Disclosure Statement of the relevant product for those details. Our instructions importantly also include DocuSign, AdobeSign & other e-Signature details.

Disputes handling & our complaints policy

We treat any complaint we receive seriously. If you are dissatisfied with your experience as our client, we ask that you communicate with us (e.g. by phone, email or in person) so we can try to resolve the issue for you. We'll do our best to help figure out the background of the matter with you.

We have adopted best practice complaints handling processes to ensure:

1. Acknowledgement of your concerns within 24 hours of receipt;
2. Speedy assessment and investigation;
3. Timely provision of a response (known as an IDR response) no more than 30 days after we receive your complaint.

If we cannot resolve the issue to your satisfaction within that time frame we will refer you to the free industry complaints handling body known as Australian Financial Complaints Authority Limited (AFCA).

We are a financial member of AFCA, the Government approved External Disputes Resolution scheme.

AFCA can be reached at 1800 931 678

AFCA's mail address is GPO Box 3, Melbourne Vic 3001

AFAC's website is www.afca.org.au

Compensation arrangements:

We believe we have put in place compensation arrangements (via maintenance of professional indemnity insurance and adequate financial provision for any policy excess) that are adequate having regard to the size, nature and complexity of our business. We believe that these arrangements are sufficient for the purpose of meeting our compliance obligations under section 912B of the Corporations Act.

Privacy Policy

Fintor Group is committed to protecting your personal information in accordance with our Privacy Policy, which outlines how we collect, use, store, and disclose your information. A copy of this policy will be provided to you and is also available from our office or via our website. In addition, under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*, we are legally required to verify your identity and the source of any funds. As part of this process, you may be asked to provide identification documents such as a passport or driver's licence.