

Financial Services Guide

Important information for you to know before you receive advice



Date issued: 11 March 2024

The individuals referred to in this Financial Services Guide (**FSG**) are Authorised Representatives of Guideway Financial Services Pty Ltd ('Guideway', 'us', 'we', 'our') ABN 46 156 498 538, Australian Financial Services Licence (AFSL) number 420367. Guideway is responsible for the financial services provided to you under this FSG and has authorised the distribution of this FSG.

Who is Guideway?

Guideway is an Australian owned and operated a financial service business dedicated to providing advice and education to assist individuals to meet their needs, goals and objectives. We are a proud partner of industry, government and corporate superannuation funds (also known as not-for-profit superannuation funds).

Why you should read this Financial Services Guide

This Financial Services Guide (FSG) explains the financial services offered by Guideway and your Authorised Representative (who is authorised by Guideway). It is intended to assist you in making an informed decision about whether to use our services, how relevant people and entities are remunerated and how your complaints are dealt with.

Electronic disclosure

Guideway and your Authorised Representative may provide disclosure documents such as a Financial Service Guide, Statement of Advice and Product Disclosure Statements by making them available digitally (for example – as a hyperlink in an email). You can opt out of this communication method at any time by contacting your Authorised Representative or Guideway. If you opt out of electronic disclosures you will be provided with disclosure documents (including this document) in hardcopy form.

Other important documents you may receive

If your Financial Planner provides you with personal financial product advice they will provide this to you in a written **Statement of Advice (SoA)**. This will describe:

- any advice and strategies they recommend and the reasons why;

- the financial products and services they recommend and the reasons why;
- the fees your Financial Planner and Guideway may receive, as well as fees charged by the recommended products; and
- any associations your Financial Planner and Guideway have with financial product providers or other parties that may influence the advice you receive.

After that, any time they give you further financial advice, they will either provide you with another SoA or provide you with a written **Record of Advice (RoA)** instead.

You can request an additional copy of your SoA or RoA by contacting Guideway any time up to seven years from the date the advice was provided.

If your Financial Planner provides personal financial product advice about a particular financial product, they will generally provide you with a copy of the **Product Disclosure Statement (PDS)**. A PDS is issued by the product issuer and contains information about the benefits, risks and other features of the product. You are recommended to read the PDS in its entirety so that you can make an informed decision about whether to acquire the product (or invest additional funds).

Not independent

Your Financial Planner and Guideway are not independent, impartial or unbiased because:

- 1) Guideway partners with not-for-profit superannuation funds to provide them with services such as authorising their financial planners to provide financial product advice, and providing technology solutions and assistance with preparing financial plans for their members. Each superannuation fund pays Guideway a fee for providing these services. The superannuation fund's products may also be listed on Guideway's Approved Product List.
- 2) With your consent, your Financial Planner may receive commissions on life insurance products.

What financial services do we provide?

General financial product advice (General advice)

General advice provides you with information about a financial product or service. It can help you learn more about these products or services and assess whether a product or service is right for you. It does not consider your financial situation, needs or objectives ("your circumstances"). General advice may be verbal or in writing.

If you receive any general advice, you should carefully consider its appropriateness in light of your situation as the Authorised Representative gives it without considering your circumstances. If the general advice you receive is about a particular financial product, you should also obtain a copy and review the Product Disclosure Statement before making a decision.

Personal financial product advice (Personal advice)

Personal advice is advice that considers your objectives, financial situation or needs. When you receive personal advice, you will receive a Statement of Advice or Record of Advice that documents and explains your Financial Planner's advice.

In order to provide personal advice your Financial Planner needs to obtain information from you that will enable them to determine the appropriate strategy and products that will be suitable for your circumstances and will assist you to achieve your goals. It is important you provide complete and accurate information. You are not obliged to answer the questions your Financial Planner asks however, if you don't, your planner may not be able to provide you with any advice.

If your Financial Planner provides you with personal advice and the information they receive from you is incomplete, inaccurate or insufficient, the advice you receive may not be appropriate and you will need to consider it in light of your circumstances.

Tax (financial) advice services

Your Financial Planner may include information about the tax implications of their advice in the SOA or ROA they provide to you. We do not intend for you to rely on this information to satisfy liabilities or obligations or claim entitlements that arise, or could arise, under a taxation law. If you wish to rely on this information for this purpose, you should request advice from your accountant or registered tax agent to confirm its accuracy.

Dealing services – with personal advice

If your Financial Planner provides you with personal advice, they may assist you with implementing this advice. This includes the arrangement of your

investments with the respective financial product issuers. This process is known as dealing.

Dealing services – without personal advice

Your Authorised Representative may also provide you with dealing services, without providing you with personal advice. They will only do so when you explicitly request your Authorised Representative's assistance with implementing your instructions. For example, you may instruct your Authorised Representative to increase your investment in a particular financial product.

If you request dealing services without personal advice you should be aware that the Authorised Representative will not form a view or make a recommendation as to whether the actions you have asked us to perform on your behalf are appropriate for you or in your best interests. You therefore risk making a financial decision that may adversely affect you. For this reason, you are recommended to consider obtaining personal advice before you request this service.

What can't your Authorised Representative do?

- Act as a trustee on your behalf
- Act under a power of attorney on your behalf
- Act as your legal personal representative or executor/ executrix
- Hold or control your funds or investments
- Perform a Portfolio Management Service
- Assist or advise you on cryptocurrency

Your Authorised Representative may conduct separate business activities such as accounting, mortgage broking and other services. Guideway is only responsible for the financial product advice you receive under Guideway's AFSL.

Who are the Authorised Representatives at Advice SA?

On the following pages, you will find profiles for each Authorised Representative Guideway authorises at Advice SA.

Mark Bastiaans

Principal Financial Adviser

Authorised Representative #296627

About Mark

Mark Bastiaans holds the highest industry recognised qualification of Certified Financial Planner (CFP) and has over 24 years' experience, including 12 years as a Senior Financial Adviser for some of Australia's largest employer and corporate superannuation funds.

Mark is dedicated to providing individual and often unique strategic financial advice ensuring that client's best interests are at the forefront when formulating strategies. Mark also considers the financial advice process to be an educational service that ultimately aims to assist and guide clients to make informed decisions about their financial position, thereby making them more at ease and confident about their future.

Mark is passionate about superannuation and together with his extensive experience in retirement planning with complex Defined Benefit schemes and in-depth knowledge of the major Australian superannuation funds, he ensures that client's planning for retirement receive expert advice on their existing super funds to maximise their retirement outcomes.

In addition to providing retirement planning strategies, Mark works with clients on investment portfolio construction, budgeting and cash-flow planning, debt management, personal insurance, Centrelink and Estate Planning strategies.

Information about Mark's qualifications, education and experience

- Certified Financial Planner, CFP®
- Master of Research (Finance) – University of South Australia
- Bachelor of Business (Banking and Finance) – University of South Australia
- Advanced Diploma of Financial Services (Financial Planning)

How to contact Mark

Office address:

Level 1, 195 North Terrace,

Adelaide SA 5000

Telephone: 08 8232 6494

Email: mark.bastiaans@advicesa.com.au

What financial services can Mark provide to you?

Guideway authorises Mark Bastiaans (Authorised Representative #296627) to provide personal and

general financial product advice, as well as dealing services to retail and wholesale clients:

What financial products can Mark help you with?

Guideway authorises Mark to provide financial product advice and deal on the following financial products to retail and wholesale clients:

- Basic deposit products such as bank accounts;
- Non-basic deposit products including term deposits with terms greater than 2 years;
- Government debentures, stocks and bonds;
- Life risk insurance products such as term life insurance, income protection and total and permanent disability;
- Life insurance with investment components such as insurance bonds;
- Managed investment schemes including Investor Directed Portfolio Services (including various wrap, master trust products and administration services);
- Retirement savings accounts;
- Superannuation investments (including those offered through retail, industry superannuation funds, and self-managed superannuation funds); and
- Securities.

What types of advice and strategies can Mark help you with?

These authorisations allow Mark to provide financial advice on a range of strategies including:

- Financial planning and wealth creation
- Investment advice
- Superannuation and retirement planning
- Remuneration packaging, and redundancy.
- Debt recycling and borrow to invest (gearing) strategies
- Personal insurance
- Centrelink and Aged care

What financial products can Mark recommend?

Mark is only authorised to advise and deal in products that have been researched and approved by Guideway and are listed in our Approved Product List (APL) or otherwise approved by Guideway. If you would like a copy of our APL, please contact us.

John (Jack) Gallagher

Financial Planner

Authorised Representative #1299253

About Jack

Prior to completing a Graduate Diploma in Financial Planning at the University of South Australia, Jack had a long career in corporate finance with a particular specialisation in treasury management. He has extensive experience in wholesale financial markets (foreign exchange, interest rate and commodity), risk management and corporate funding with ASX listed companies.

Jack focuses on tailoring strategic financial advice for clients that sets out a clear path through often complex situations and allows financial opportunities to be optimised. Jack uses financial advice to educate clients and provide them with the confidence to make clear, well-informed decisions about their financial future.

Information about Jack's qualifications, education and experience

- Graduate Diploma of Financial Planning – University of South Australia
- Masters of Applied Finance – Melbourne University
- Bachelor of Economics – The University of Adelaide

How to contact Jack

Office address:

Suite 3, Level 1, 195 North Terrace,
Adelaide SA 5000

Telephone: 08 8232 6494

Email: jack.gallagher@advicesa.com.au

What financial services can Jack provide to you?

Guideway authorises John Gallagher (Authorised Representative #1299253) to provide personal and general financial product advice, as well as dealing services to retail and wholesale clients.

What financial products can Jack help you with?

Guideway authorises Jack to provide financial product advice and deal on the following financial products to retail and wholesale clients:

- Basic deposit products such as bank accounts;
- Non-basic deposit products including term deposits with terms greater than 2 years;
- Government debentures, stocks and bonds;
- Life risk insurance products such as term life insurance, income protection and total and permanent disability;

- Life insurance with investment components such as insurance bonds;
- Managed investment schemes including Investor Directed Portfolio Services (including various wrap, master trust products and administration services);
- Retirement savings accounts;
- Superannuation investments (including those offered through retail, industry superannuation funds, and self-managed superannuation funds); and
- Securities.

What types of advice and strategies can Jack help you with?

These authorisations allow Jack to provide financial advice on a range of strategies including:

- Financial planning and wealth creation
- Investment advice
- Superannuation and retirement planning
- Remuneration packaging, and redundancy.
- Personal insurance
- Centrelink

What financial products can Jack recommend?

Jack is only authorised to advise and deal in products that have been researched and approved by Guideway and are listed in our Approved Product List (APL) or otherwise approved by Guideway. If you would like a copy of our APL, please contact us.

Georgia Camerlengo

Financial Coach

Authorised Representative #001308287

About Georgia

Georgia Camerlengo is a passionate Financial Coach with a strong commitment to educating young adults through financial empowerment. Working alongside industry experts, I bring a wealth of practical and technical experience coupled with a dedication to delivering excellent results for all clients. My mission is to empower young adults and in particular young women with the financial literacy skills to be able to maximise their finances. From setting up a budget to understanding the basics of investment or navigating superannuation, I'm here to assist you on your own financial journey to make informed financial decisions.

Information about Georgia's qualifications

- Bachelor of Financial Planning – University of South Australia

How to contact Georgia

Office address:

Suite 3, Level 1, 195 North Terrace,
Adelaide SA 5000

Telephone: 08 8232 6494

Email: georgia.camerlengo@advicesa.com.au

What financial products can Georgia help you with?

Guideway authorises Georgia to provide general financial product advice and deal on the following financial products to retail and wholesale clients:

- Basic deposit products such as bank accounts;
- Non-basic deposit products including term deposits with terms greater than 2 years;
- Government debentures, stocks and bonds;
- Life risk insurance products such as term life insurance, income protection and total and permanent disability;
- Life insurance with investment components such as insurance bonds;
- Managed investment schemes including Investor Directed Portfolio Services (including various wrap, master trust products and administration services);
- Retirement savings accounts;
- Superannuation investments (including those offered through retail, industry superannuation funds, and self-managed superannuation funds); and
- Securities.

What can Georgia help you with, and how does the general advice process work?

Georgia can help you understand financial concepts, products, and financial services that are available. This could include explaining how different types of investments work (like shares or bonds), what insurance options exist, and help you develop better money habits (such as helping you setup a budget).

General advice providers act as educators (or teachers) rather than advisors recommending the 'best' options or specific actions to take. Their role is to assist you in understanding the various options available to you, empowering you to make more informed and improved financial decisions for yourself.

Example learning journeys that Georgia can guide you through include:

- How to buy your first home
- How to buy an investment property
- How to set up a budget, establish a savings plan, or pay off your debt faster
- Understanding how superannuation works
- Understanding how refinancing works
- What financial steps to take when starting your first job

It is crucial to understand that during these learning journeys, Georgia will not recommend specific actions (for example, Georgia will not suggest you buy an investment property directly). Instead, she will focus on educating you about the process involved. This includes how to save for a deposit, understanding the roles of property advocates, mortgage brokers, and conveyancers, explaining the general impact of investment properties on cash flow, and providing a broad overview of how tax rules apply. This knowledge will better equip you to make more informed decisions, and prepare you to work with these stakeholders to achieve a favourable financial outcome for yourself.

When Georgia offers you general advice, she will create an account for you on moneyed.com.au. This platform serves as an invaluable resource for further developing your financial knowledge.

How our personal advice process works

Step 1. Initial meeting

Your first meeting with your Financial Planner that leads to personal advice will not attract a fee.

The purpose of this meeting is for you to learn more about how your Financial Planner operates and for your planner to determine how they may best help you. This will usually involve your planner asking questions about why you are seeking advice, your goals, financial situation and needs. By the end of the meeting your planner will generally be able to determine whether they can assist you with personal advice that is in your best interests.

If you decide to proceed with receiving personal advice, your planner will provide you with a fixed price quote to prepare and document their advice to you in a Statement of Advice.

Personal advice is only provided at the initial meeting if you request time critical advice and your planner determines it is appropriate to provide this service.

Step 2. Statement of Advice (SoA) presentation

When your personal advice has been prepared, your planner will present it to you as a Statement of Advice.

Your SoA will be presented and discussed either face to face or we will post you the SoA and discuss it with you over the phone once received.

This presentation discussion allows you to ask any questions you may have, while also providing your Financial Planner with the opportunity to explain the recommended strategies and how they help you to achieve your goals and objectives.

You will have the opportunity to consider your SoA and any other relevant documentation (such as Product Disclosure Statements) before you commit to any changes. This will allow you to take the time to understand our advice, read about the financial products we have recommended, and decide whether to proceed with implementing our advice.

Step 3. Implementation

If your Financial Planner offers advice implementation services as part of their advice process, they will provide you with an Authority to Proceed (ATP) with your SoA. The ATP authorises your planner to implement the advice contained within your SoA. If you do not sign and return the ATP, then your planner will not implement your advice.

You will also be required to sign any documentation including forms required by the respective product issuers. Your planner will then get started with implementing your advice to ensure everything is implemented correctly.

How can you give us instructions about your financial product/s?

You may tell your Authorised Representative how you would like to give instructions, for example by telephone, fax, email or other means.

Guideway and your Authorised Representative will only act on your clear written instructions. Further, as a safeguard to you, we will only implement advice within an SoA or RoA with a signed Authority to Proceed.

For your own protection, you should not:

- Sign any blank forms or documents
- Appoint your Authorised Representative to act as your attorney or authorised signatory
- Nominate your Authorised Representative to receive your statements without you also receiving a copy
- Give your Authorised Representative unclear or misleading instructions or false information

What fees do we charge?

Your Financial Planner will discuss and agree on a fee structure with you before you receive personal advice. The types of fees you can be charged are listed below. You may be charged a combination, or part of, any of these fees.

- **Statement of Advice preparation & implementation** – your Financial Planner may charge fees for the preparation and implementation of personal advice. These fees will be based on your individual circumstances, the complexity of your situation and the time it takes to prepare personal financial advice for you.
- **Other service fees** – your Financial Planner may charge an hourly rate to provide you with ad-hoc services. An example of these services includes dealing only (implementing your instructions) or appointment fees.

These fees are either invoiced to you directly, or in some circumstance, deducted from your investments or financial products. Guideway and our Authorised Representatives do not accept cash payments under any circumstance.

What's the cost of advice?

Service	Fee charged (incl. GST)
Appointment fees	
Initial meeting leading to personal advice	No charge
Financial Coaching and Education	Up to \$330 per hour
Subsequent appointments	\$330 per hour

Personal financial advice fee	
Statement of Advice preparation & implementation	\$1,800 (incl. GST) up to \$7,500 (incl. GST)
Other services	
For example - general advice or implementation assistance	\$330 per hour

How are the SoA fees determined?

The fee for the preparation of a SOA is determined after considering a number of factors, including the time it is expected to take to prepare and implement the advice.

For example, the fee for an initial SOA involving simple or single-issue advice would start from \$1,800 (incl GST). The fee would increase based on advice needs, the number of areas to be covered and the level of complexity involved. Advice on more than one issue or topic would typically start from \$2,200 (incl. GST) and complex advice involving multiple products and/or recommendations would start from \$3,300 (incl. GST). In complex circumstances, for instance where there are multiple tax structures or businesses, this fee may be higher.

How is your Authorised Representative paid?

Mark Bastiaans is the Director of KOTD (SA) Pty Ltd ACN 621 366 238 who is the Corporate Trustee of The Maastricht Kent Family Trust ABN 57 284 091 408 ('The Trust') (a Discretionary Services Management Trust), trading as Advice SA. Mark Bastiaans may receive payment in lieu services to Advice SA, and or he or other related parties may receive distributions from The Trust depending on factors including financial performance.

If you would like to know more about your financial adviser's remuneration, prior to receiving our services, please contact Guideway.

Does your Financial Planner receive commissions or fees for referrals?

Advice SA does not pay or receive referral fees.

When you take out an insurance policy and with your consent, the insurance company may pay commissions to Guideway. These commissions are subsequently remitted to Advice SA. The structure of these payments can include an initial commission of up to 66% of your premium, and an ongoing annual commission of up to 22%. To provide a clearer picture, if your insurance premium amounts to \$1,000 per year, Advice SA could receive an upfront commission of up to \$660, and a yearly commission of up to \$220 thereafter.

If you agree to have your Financial Planner nominated as the servicing adviser for an existing insurance policy you hold, there may be instances where the ongoing commission surpasses 22% per annum.

Commissions are integrated into the premium you pay for your insurance policy and do not constitute a separate charge. However, they typically result in a higher premium. In certain situations, Advice SA may decide to rebate some or all of this commission to you.

If you'd rather work with us on a commission-free basis for life insurance products, please let your Financial Planner know.

Other benefits or remuneration

Non-monetary benefits

Non-monetary benefits such as training or information sessions from third parties or non-related entities (for example a product provider or insurer) may be received by your Authorised Representative, their employer, Guideway employees and directors or a Guideway-related entity. Each benefit may not exceed \$250 per person and will be recorded in Guideway's alternative remuneration register. These non-monetary benefits will not influence the advice you receive from your Authorised Representative.

Alternative remuneration

If you are provided with an SoA, any alternative remuneration that may reasonably be considered to influence the advice will be disclosed in that SoA.

Does Guideway have any relationships or associations which might influence the financial services you receive?

Guideway is not a member of any financial group, but may from time to time have associations with product issuers (e.g. superannuation funds) and financial services providers who may appoint or enter into arrangements with Guideway to provide services. Under these arrangements, Guideway may receive fees for providing licensing services under our AFSL, as well as fees for providing various support services such as research, compliance, technical, software systems, peer reviews, administration and training assistance. The product issuer may also refer clients to Guideway for financial advice. No fees are paid or received for referrals.

Fees paid by your Authorised Representative and their employer to Guideway

Advice SA pays Guideway a flat fee per annum, as well as variable fees based on additional support services used.

This flat fee relates to the provision of Australian Financial Services (AFS) Licensing (i.e. Advice SA pays Guideway a flat fee per Authorised

Representative that is appointed under Guideway's AFS licence at Advice SA's request) as well as various support services such as research, compliance, technical, software systems, paraplanning, peer reviews, administration and training assistance.

Fees are remitted monthly from Advice SA to Guideway, in return for Guideway's provision of AFSL and services noted above.

If you would like to know more about these arrangements, prior to receiving our services, please contact Guideway.

Relationships between Guideway, your Authorised Representative and their employer

Guideway is not a related party of Advice SA and is required by law to ensure that its Authorised Representatives comply with their professional and legal obligations.

Guideway, your Authorised Representative and their employer do not have any other relationship or associations that might reasonably be expected to influence your advice other than those discussed already within this FSG.

What information is maintained in your file and can you examine your file?

Guideway and your Authorised Representative are committed to maintain the privacy and security of your personal information. Your personal information will be collected for the primary purpose of providing you with the services described in this FSG. All information collected from you is stored and used in line with the Privacy Policies of Guideway and your Authorised Representative's employer.

Guideway retains the following personal information on your client file:

- A record of what you tell your Financial Planner about your objectives, financial situation and needs to enable your planner to give you personal advice. If the information relates to general advice only, you can request that it is destroyed.
- A copy of all personal advice provided to you. This includes the SoA or RoA provided to you when you received personal advice, and
- Other records relating to the provision of financial services and advice given to you.

As a financial service provider, your Authorised Representative and Guideway have an obligation under the Anti Money Laundering and Counter-Terrorism Finance Act 2006 (Cth) in certain circumstances to verify your identity, the source of any funds and the source of your wealth. Generally, this means that you will be asked to present identification documents such as your passport or driver's licence. Copies of this information will also be retained.

In connection with providing services to you Guideway and your Authorised Representative may disclose information about you to other Guideway Authorised Representatives, other professionals (such as your accountant, with your consent), insurance providers, superannuation trustees, product issuers, auditors and Guideway's service providers. It is generally unlikely your Authorised Representative or Guideway will disclose your personal information to overseas recipients.

However, any overseas disclosure does not affect our commitment to safeguarding your personal information and we will take reasonable steps to ensure any overseas recipient of your personal information complies with Australian privacy law. Should your Authorised Representative utilise an overseas service provider, these arrangements will be detailed their privacy policy.

It is important you review both Privacy Policies (for Guideway and your Authorised Representative) prior to engaging our services so that you understand how your personal information is collected, accessed and stored, as well as how to complain about a breach of the Australian Privacy Principles.

Guideway's Privacy Policy is available from www.guideway.com.au/GuidewayAR/privacypolicy.pdf

Advice SA's Privacy Policy is available from <https://www.AdviceSA.com.au/wp-content/uploads/2018/03/Advice-SA-Privacy-Policy.pdf>

If you would like a hardcopy of these policies, please contact Guideway or your Authorised Representative. If you wish to examine your file or have any other queries in relation to your privacy issues, please contact Guideway.

What should you do if you have a complaint?

If you are not satisfied with the service you receive from your Authorised Representative while they are acting under Guideway's AFSL, you can lodge a complaint to Guideway.

If you wish to lodge a complaint please send an email to advice@guideway.com.au and outline the details of your complaint. Alternatively, you can phone or write to Guideway (using the contact details in this FSG). Please address your complaint to the Guideway Resolution Officer.

After your complaint has been received, we will generally contact you within 1 business day to acknowledge your complaint.

Where possible, we will endeavour to satisfactorily resolve the issue with you within 5 business days. If we resolve the issue to your satisfaction within this timeframe, we will generally not provide you with a written response unless you request one.

It is not always possible to respond to your complaint within 5 business days as some issues are more complex than others. The maximum

amount of time we can take is 30 calendar days, unless we notify you there will be a delay in our response due to the complexity of the case and/or circumstances outside our control.

You may also pursue the matter through an external dispute resolution process (although this generally only proceeds after a complaint has gone through the internal complaints handling process or if we notify you of a delay). Guideway is a member of the Australian Financial Complaints Authority (AFCA), an external dispute resolution scheme established to resolve complaints about member companies. AFCA provides fair and independent financial services complaint resolution that is free to consumers. You can contact AFCA using the details below:

Australian Financial Complaints Authority

GPO Box 3, Melbourne VIC 3001

Phone: 1800 931 678 (free call)

Email: info@afca.org.au

Website: www.afca.org.au

Please note that the complaint procedures set out in this FSG do not apply to complaints you wish to lodge or make against the product issuer of the product in which you invest (such as trustees of superannuation funds or responsible entities of managed investment schemes). For details of how to make such complaints, refer to the PDS of the relevant product.

Professional Indemnity Insurance

Guideway has a professional indemnity insurance policy in place that covers claims in respect of the financial services detailed in this FSG where provided by its authorised persons (authorised acts), such as your Financial Planner. These authorised acts are covered even where the authorised person ceases to be so authorised. Guideway believes that this policy satisfies the requirements of section 912B of the Corporations Act.

How can I contact Guideway?

P: 1300 138 138

E: advice@guideway.com.au

A: Level 3, 91 William Street

Melbourne VIC 3000

W: <https://www.guideway.com.au>

Please keep a copy of this FSG for your records and future dealings with Guideway or your Authorised Representative.

Credit Guide

Important information for you to know before you receive credit assistance

Date issued 30 June 2023



This Credit Guide contains important information about us, the services we provide and the activities of the credit representative operating under our credit licence. It also contains:

- information about fees and charges that may be payable by you to us;
- commissions that we may receive when we are acting as a credit representative;
- commissions that we may pay to third parties for introduction of business, and information about
- what you should do if you have a complaint or dispute regarding our services and activities.

We are required to provide this document to you as soon as practicable after it becomes apparent that we are likely to provide credit assistance to you. We provide “credit assistance” when we:

1. Suggest or assist you in applying for:
 - a. a particular loan with a particular lender;
 - b. an increase to an existing loan with a particular lender; or
2. Recommend that you remain in an existing loan contract.

About Us

Guideway Financial Services Pty Ltd ABN 46 156 498 538 ACL 420367 (“Guideway”, “we”, “our”, “us”) is licensed under the National Consumer Credit Protection Act 2009.

The details of our licence are as follows:

Business Name	Guideway Financial Services Pty Ltd ABN 46 156 498 538
Address	Level 3, 91 William Street MELBOURNE VIC 3000
Phone	1300 138 138
Email	advice@guideway.com.au
Web site	www.guideway.com.au
Australian Credit Licence Number	420367
External Dispute Resolution Scheme Name	Australian Financial Complaints Authority Limited (AFCA)
External Dispute Resolution Membership No	30303

We have authorised Mark Bastiaans as our Credit Representative. The details of Mark's authorisation are:

Credit Representative Name	Mark Bastiaans
Address	Suite 3, Level 1/195 North Terrace, Adelaide SA 5000
Telephone	(08) 8232 6494
Email	mark.bastiaans@advicesa.com.au
Credit Representative Number	542693
AFCA member number	93113

Preliminary Assessment

Prior to providing credit assistance to you, we must assess whether the particular loan is “unsuitable”. A loan will be “unsuitable” based on the information you provide to us if:

- You will be unable to repay the proposed loan or will only be able to repay the proposed loan with substantial hardship, or
- The proposed loan does not meet your requirements and objectives.

To be able to determine which loan products are not unsuitable, we are required to complete a Preliminary Assessment. When we make this preliminary assessment, we must make reasonable enquiries about:

- your requirements and objectives in relation to the credit contract – that is, what kind of loan you want, and for what purpose;
- your financial and relevant personal situation; and
- your ability to repay the loan that you are considering.

In assessing these factors, we are also required to take reasonable steps to verify some of the information you provide us. This verification may include:

- asking you for copies of documents that demonstrate your financial situation – in some cases we may also need to sight original documents; and
- contacting third parties to assist in verifying the information that you provide.

Obtaining a copy of the Preliminary Assessment

If we provide you with credit assistance, you may request a copy of our Preliminary Assessment anytime for up to 7 years and we must provide you with a copy of the assessment within the following timeframes:

Your request is made:	We will give you your assessment:
Before the Credit Day*	As soon as possible after we receive your request
Up to 2 years after the Credit Day	Within 7 business days after we receive your request
Between 2 to 7 years after the Credit Day	Within 21 business days after we receive your request

*The Credit Day is the date the credit contract (i.e. the loan) is settled or the loan amount is increased. There is no charge for requesting or receiving a copy of the Preliminary Assessment.

Fees and charges you may pay in relation to credit assistance services

We may charge a fee for providing credit assistance to you. If applicable, details about those fees payable by you will be set out in a Credit Quote which we will give you prior to submitting your loan application or pre-assessment.

Other fees and charges

You may have to pay other fees and charges (such as application fees, valuation costs and other applicable fees) to the lender or other parties. You should review the particular loan contract documentation for further details of any such fees and charges.

Our Top 6 credit providers

We source credit products from a range of banks, lenders and other credit providers. However, at present, we write the most loans with the following banks, lenders and other credit providers:

1. Macquarie
2. CBA (Commonwealth Bank of Australia)
3. NAB (National Australia Bank)
4. Westpac
5. ME Bank
6. ING

If you would like further details about any of these lenders, please don't hesitate to ask us.

How we get paid

Our aggregator receives commission from the lenders and then pays us commission in relation to loan contracts (such as home and investment property loans) for providing credit assistance. An upfront commission is payable by lenders in relation to settled (drawn-down) loans and is calculated as a percentage of the loan amount. It is usually paid after settlement of the loan. Trail commission is payable by lenders in relation to settled (drawn-down) loans. Trail commissions are calculated monthly on the outstanding loan balance and is paid in arrears.

The upfront and trail commissions that we are paid by lenders are not payable by you. Details of commission to be received will be included in the Statement of Requirements and Credit Proposal document that we will provide you with when credit assistance is provided.

Relationship between Guideway and Advice SA

After Guideway Financial Services receives the commission payment, it is remitted to Advice SA net of any flat or variable fees Guideway charges to Advice SA each month.

Advice SA pays Guideway a flat fee per annum, as well as variable fees based on additional support services used. This flat fee relates to the provision of Australian Credit Licence (ACL) Licensing (i.e. Advice SA pays Guideway a flat fee per Credit Representative that is appointed under Guideway's ACL licence at Advice SA's request) as well as various support services such as research, compliance, technical, software systems, credit proposal drafting, peer reviews, administration and training assistance.

If you would like to know more about these arrangements, prior to receiving our services, please contact Guideway.

How is your Credit Representative paid

Mark Bastiaans is the Director of KOTD (SA) Pty Ltd ACN 621 366 238 who is the Corporate Trustee of The Maastricht Kent Family Trust ABN 57 284 091 408 ('The Trust') (a Discretionary Services Management Trust), trading as Advice SA. Mark Bastiaans may receive payment in lieu services to Advice SA, and or he or other related parties may receive distributions from The Trust depending on factors including financial performance. If Mark is eligible to receive a bonus, this payment is not related in any way to the volume of credit products sold or recommended. If you would like to know more about Mark's remuneration, prior to receiving our services, please contact Guideway.

From time to time, Mark may receive a non-commission benefit by way of training, professional development, entertainment, gift, conference attendance, sponsorship, or entry into a competition run by a lender or our aggregator, at no extra cost to you. The nature of such arrangements are temporary, and the occurrence and amounts are often not readily ascertainable, however if they are apparent as a result of assisting you with credit assistance, this will be disclosed to you.

Other people we deal with

Our Aggregator

We have approval to utilise credit providers and their lending products through the services of our aggregator 'Connective Broker Services Pty Ltd ABN 77 161 731 111, Credit Representative 437202 authorised under Australian Credit Licence 389328'. The aggregator charges us a fee depending on our contract arrangements, consisting of:

- a share of commission that is paid by the particular credit provider;
- a membership fee for our business;
- a monthly fee for each of our accredited loan writers.

Macquarie Bank Limited has a minority, non-controlling interest in Connective Broker Services Pty Ltd. Commissions paid by Connective's lender panel are transparent and do not influence the broker or consumer choice.

Referrers and referral fees

We obtain referrals from a range of sources, including accountants, financial planners, real estate agents and other people. If you were introduced or referred to us, we *may* pay the referrer a commission or a fee. Details of any commission or fees being paid to the referrer will be included in the Statement of Requirements and Credit Proposal document.

The maximum referral fee we may pay is 10% of the loan upfront commission received by Guideway (net of aggregator and third party fees). The referral fee becomes payable to the referrer after the commission clawback period ends.

Dispute resolution and complaints

If you are not satisfied with the service you receive from your Authorised Representative while they are acting under Guideway's Australian Credit Licence, you can lodge a complaint to Guideway.

If you wish to lodge a complaint please send an email to advice@guideway.com.au and outline the details of your complaint. Alternatively, you can phone or write to Guideway (using the contact details in this FSG). Please address your complaint to the Guideway Resolution Officer.

After your complaint has been received, we will generally contact you within 1 business day to acknowledge your complaint. Where possible, we will endeavour to satisfactorily resolve the issue with you within 5 business days. If we resolve the issue to your satisfaction within this timeframe, we will generally not provide you with a written response unless you request one.

It is not always possible to respond to your complaint within 5 business days as some issues are more complex than others. The maximum amount of time we can take is 30 calendar days, unless we notify you there will be a delay in our response due to the complexity of the case and/or circumstances outside our control.

You may also pursue the matter through an external dispute resolution process (although this generally only proceeds after a complaint has gone through the internal complaints handling process or if we notify you of a delay). Guideway is a member of the Australian Financial Complaints Authority (AFCA), an external dispute resolution scheme established to resolve complaints about member companies. AFCA provides fair and independent financial services complaint resolution that is free to consumers. You can contact AFCA using the details below:

Australian Financial Complaints Authority

GPO Box 3, Melbourne VIC 3001

Phone: 1800 931 678 (free call)

Email: info@afca.org.au

Website: www.afca.org.au

Please note that the complaint procedures set out in this Credit Guide do not apply to complaints you wish to lodge or make against a lender. For details of how to make such complaints, please refer to the lender's Credit Guide and/or your loan documentation.

Other Things you should know

We don't make any promises about the value of any property you finance with us or its future prospects. You should always rely on your own enquiries.

We don't provide legal advice. It is important you understand your legal obligations under the asset finance facility and the financial consequences. If you have any doubts, you should obtain independent legal before you enter any credit contract.

In some circumstances, we will provide you with financial planning advice when you receive credit advice or credit assistance from us. If you receive financial planning advice it will be documented in a Statement of Advice. If you receive a Credit Proposal, but do not receive financial planning advice from us, you should obtain personal planning advice before you enter the credit contract to ensure you make an informed decision.

Your privacy is very important to us. To learn more about our collection and the use of your personal information please refer to our Privacy Policy, a copy of which is available from our website at www.guideway.com.au/GuidewayAR/privacypolicy.pdf or can be supplied to you upon request. By asking us to assist, you consent to the collection and use of the information you have provided to us.

Questions?

If you have any questions about this credit guide or anything else about our services, just ask at any time. We're here to help you.