

Financial Services Guide



Important information for you to know before you receive advice

Date issued: 1 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.

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.

Not independent

The advice you receive from your Authorised Representative will not be independent as they are an employee of Qantas Superannuation Limited ABN 47 003 806 960 (**Qantas Super**). Qantas Super is a product issuer, and your Authorised Representative may advise you on their products (such as your superannuation account). Guideway receives fees from Qantas Super to authorise your Authorised Representative to provide financial product advice, as well as provide other services to your Authorised Representative and Qantas Super. For these reasons, your Authorised Representative is not independent, impartial or unbiased.

Other important documents you may receive

If your Super Adviser 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 Super Adviser and Guideway may receive, as well as fees charged by the recommended products; and
- any associations your Super Adviser and Guideway have with financial product providers or other parties that may influence the advice you receive.

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

If your Super Adviser 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).

Super Advisers

Guideway authorises the following Qantas Super employees to provide general and personal financial product advice, as well as dealing services to retail clients:

Josephine Tannous

Authorised Representative #301620
josephine.tannous@qantas.com.au

Rita Lamack

Authorised Representative #1001831
rita.lamack@qantas.com.au

Simone D'Souza

Authorised Representative #1274983
simonedsouza@qantas.com.au

How do you contact your Super Adviser?

In addition to the email address listed above, you can also contact your Authorised Representative using the following details:

Address: Qantas Super trustee office, 10 Bourke Road, Mascot NSW 2020

Phone: 02 9691 4958

What financial products can your Super Adviser help you with?

Super Advisers are authorised to provide financial product advice and dealing services to retail clients on:

- **Superannuation;**
- **Basic deposit products such as bank accounts;**
- **Non-basic deposit products including term deposits with terms greater than 2 years; and**
- **Life risk insurance products (such as life, TPD and income protection insurance).**

What financial products can your Super Adviser recommend?

Your Super Adviser can only advise on Qantas Super's products. If you would like advice on other products, or advice on issues beyond what a Super Adviser can help you with, then you should seek advice from an appropriately qualified and experienced Financial Planner.

What types of advice and strategies can your Super Adviser help you with?

These authorisations allow your Super Adviser to provide personal financial advice on your Qantas Super account, including advice involving:

- Investment choice;
- Making additional super contributions; and

- Commencing a Qantas Super Income account (account based pension).

If your Super Adviser does not believe they can comply with their professional and legal obligations to provide you with personal advice that is in your best interests, they may refer you to a Financial Planner instead. Your Super Adviser can only advise you on your beneficial interest in Qantas Super, and does not charge for advice. This means that their personal advice service may not be right for you as it cannot consider matters beyond your Qantas Super account.

Information about your Super Adviser's financial service history, qualifications and professional memberships

You can access this information on the MoneySmart Financial Advisers Register. <https://www.moneysmart.gov.au/investing/financial-advice/financial-advisers-register> This register is operated by the Australian Securities and Investments Commission (ASIC). You can also request this information by contacting Qantas Super or Guideway.

Super Associates

Guideway authorises the following Super Associates to provide general financial product advice:

Mohammed Hasnane

Authorised Representative #1303266
mohammed.hasnane@qantas.com.au

How do you contact your Super Associate?

You can also contact your Authorised Representative using the following details:

Address: Qantas Super trustee office, 10 Bourke Road, Mascot NSW 2020

Phone: 02 9691 4958

What can a Super Associate help you with?

Guideway authorises Super Associates to provide general financial product advice and dealing services to retail clients on:

- **Superannuation**

Super Associates are not authorised to provide you with personal advice.

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)

Only available from Super Advisers

Personal advice is advice that considers your objectives, financial situation or needs. When you receive personal advice, you will receive a Statement of Advice that documents and explains your Super Adviser’s advice.

In order to provide personal advice your Super Adviser 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 Super Adviser asks however, if you don’t, your planner may not be able to provide you with any advice.

If your Super Adviser 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 Super Adviser 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 Super Adviser 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.

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.

How our personal advice process works Only available from Super Advisers

Step 1. Initial meeting

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

If, after collecting this information the Super Adviser does not believe they can comply with their professional and legal obligations to provide you with advice that is in your best interests, they may refer you to a Financial Planner instead. Your Super Adviser can only advise you on your beneficial interest in Qantas Super, and does not charge for advice. This means that their personal advice service may not be right for you.

If your Super Adviser can provide you with personal advice in your best interests, and you decide to proceed, your adviser proceed with preparing a Statement of Advice.

Personal advice is only provided at the initial meeting if you request time critical advice and your adviser determines it is appropriate to provide this service. If time critical advice is provided, you will generally receive your Statement of Advice within 5 days.

Step 2. Statement of Advice (SoA) presentation

When your personal advice has been prepared, your adviser 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 Super Adviser 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

You should take the time to understand our advice, read about the recommended financial products in the relevant PDS, and decide whether to proceed with our SOA.

If you have any questions at all you should contact your Authorised Representative prior to proceeding.

If you wish to proceed, you will need to follow the instructions at the rear of your SOA. You are under no obligation to proceed with our advice.

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's the cost of personal advice?

If you are a member of Qantas Super, you may be eligible to receive the intrafund advice service. The intrafund advice service is limited to providing you

with advice on your beneficial interest in Qantas Super. The intrafund advice service is included as part of your Qantas Super membership, and does not attract an additional fee.

What's the cost of general advice?

The general advice service is included as part of your Qantas Super membership, and does not attract an additional fee.

How is your Authorised Representative paid?

Your Authorised Representative is a salaried employee of Qantas Super and may qualify for performance based bonuses from Qantas Super as part of their employment arrangements. This discretionary bonus ranges from 0% to 10% of the Authorised Representative's salary package utilising a balanced scorecard approach. The balanced scorecard comprises both organisational metrics, as well as individual key performance indicators. For example, an Authorised Representative with an annual salary of \$100,000 per annum may receive annual bonuses of up to \$10,000 per annum. Your Authorised Representatives' discretionary bonus is not expected to influence any financial product advice provided to you.

You may request particulars of your Authorised Representative's remuneration structure at any time before we provide you with a financial service by contacting Guideway or Qantas Super.

Does your Authorised Representative or Guideway receive commissions or fees for referrals?

Neither Guideway or your Authorised Representative will receive any commissions from any product issuers in connection with any financial services provided to you by your Authorised Representative. Further, no fee is paid to, or received by, any person for making referrals to your Authorised Representative or Guideway.

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.

Fees paid by your Authorised Representative and their employer to Guideway

Guideway is paid a fee by Qantas Superannuation Limited ABN 47 003 806 960 (**Qantas Super**) for authorising some of Qantas Super's employees to provide advice under Guideway's AFSL, as well as fees for providing various support services such as research, compliance, technical, software systems, paraplanning, peer reviews, administration and training assistance. These services are set out under an agreement Guideway has with Qantas Super.

Qantas Super also holds an AFS Licence 288 330, and is the trustee of Qantas Superannuation Plan ABN 41 272 198 829. Qantas Super does not authorise the individuals identified in this FSG to provide financial product advice.

Your Authorised Representative does not pay fees to Guideway.

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 Qantas Super and is required by law to ensure that its Authorised Representatives comply with their professional and legal obligations.

If you receive a financial service by an Authorised Representative of Guideway in relation to the superannuation scheme of which Qantas Super is trustee, you should be aware that Qantas Super is both the trustee of the superannuation scheme and the Authorised Representative's employer. Qantas Super may charge fees in connection with an investment in the superannuation scheme. In some circumstances Qantas Super may charge the superannuation scheme a fee for the advisory

services provided. These fees are disclosed in the Product Disclosure Statement.

If you have an advice need beyond the scope that Super Advisers are authorised to help you with, Qantas Super may refer you to Guideway for personal advice. This referral will only be made with your consent. No referral fees are paid or received under this arrangement between Qantas Super and Guideway.

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 Super Adviser 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 in 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

Qantas Super Privacy Policy is available from <https://www.qantassuper.com.au/your-qantas-super/who-runs-qantas-super/policies/>

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 Super Adviser. 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.