

# Financial Services Guide

Important information for you to know  
before you receive financial services



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Brandon Van Der Kolk (**Brandon**) is an Authorised Representative #1305795 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 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, as well as pure fee for service, strategically focused, advice practices across Australia. Guideway has entered an agreement with NMM Productions Pty Ltd ABN 13 660 971 639 (NMM Productions) to licence Brandon, and for Brandon to support Guideway with bringing financial education and advice to more Australians.

## Why you should read this Financial Services Guide

This Financial Services Guide (FSG) explains the financial services offered by Guideway and Brandon (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.

## Other important documents you may receive

If you receive a financial service about a particular financial product, a **Product Disclosure Statement (PDS) and Target Market Determination (TMD)** will generally be made available to you. A PDS is issued by the product issuer and contains

information about the benefits, fees, risks and other information about the product. You are recommended to read the PDS & TMD in their entirety so that you can make an informed decision about whether to buy, hold or sell the product.

## Electronic disclosure

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

## Important message about your online safety and financial security

In the interest of your online safety and financial security, we would like to clarify that our representatives, including Brandon, will never directly reach out to you via private messages on social media platforms to promote investment opportunities or offer unsolicited financial advice.

If you receive any such communication appearing to be from Brandon or any other representative of Guideway Financial Services, please be aware that these are individuals impersonating Brandon. We strongly advise you to not respond or engage with these individuals.

If you encounter such a situation, we request that you immediately report the incident to the social media platform where you received the message, and then delete the message. If you manage to record any of the scammer's details, you should also report them to the Australian Securities and Investment Commission (ASIC) – [click here](#) to do so. Additionally, we would appreciate it if you could also inform us about the incident, providing as much information as possible, so that we can take appropriate action from our end. You can contact us by emailing [advice@guideway.com.au](mailto:advice@guideway.com.au).

Please remain vigilant and always verify the source of the information you receive. We are committed to protecting our clients' interests and ensuring a secure financial environment. Remember, if you have any doubt about the authenticity of a communication, please don't hesitate to contact us directly for verification.

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## How to contact Brandon

You can contact Brandon using the contact information below:

Email: [hello@newmoney.contact](mailto:hello@newmoney.contact)

Address: Attention: New Money  
PO Box 13244, LAW COURTS VIC 8010  
Phone: 1300 138 138

## How to contact Guideway

You can contact Guideway using the contact information below:

Email: [advice@guideway.com.au](mailto:advice@guideway.com.au)

Address: Level 3, 91 William Street  
Melbourne VIC 3000  
Phone: 1300 138 138

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

## What financial services can Brandon provide?

Guideway authorises Brandon to provide general financial product advice and dealing services in Australia. This authorisation is applicable specifically to retail clients within Australia or Australian residents. The specific financial products covered under this authorisation include:

- Securities (an example of a security is an exchange traded funds (ETF) listed on the Australian Stock Exchange);
- Government debentures, stocks and bonds; and
- Managed investment schemes

The financial products Brandon is authorised to provide general advice about is governed by an Approved Product List. Please contact Guideway if you would like a copy of the list.

It is crucial to understand that Guideway's authorisation of Brandon is limited to the jurisdiction of Australia. As such, Guideway does not authorise, endorse, or assume responsibility for any of Brandon's activities or advice provided outside of Australia.

### What is 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.

Brandon, acting as an Authorised Representative of Guideway, provides general financial advice. This general advice is disseminated through YouTube. Whenever Brandon's Authorised Representative

information is included with the video, Brandon is acting as a Guideway Authorised Representative.

If you receive general advice, it's important to carefully consider its appropriateness in relation to your personal circumstances. This is because Brandon provides this advice without considering your financial situation, needs, or objectives. If the general advice you receive pertains to a specific financial product, it's recommended that you also obtain and thoroughly review both the Product Disclosure Statement and the Target Market Determination. These documents should be taken into account before deciding to purchase, retain, or sell the product.

If you have trouble accessing copies of a Product Disclosure Statement or Target Market Determination electronically, please contact Guideway and we will arrange for copies to be delivered to you.

### Dealing services

Brandon may also providing you with 'dealing services'. Brandon provides you with dealing services when he arranges for you to buy, sell or vary your interest in a financial product. An example of this would be where Brandon provides you with a unique hyperlink to apply for a particular financial product.

It is important to remember when you receive a dealing service neither Brandon or the product issuer has considered whether the financial product is right for you. For this reason, you should read the PDS and TMD to ensure you are making an appropriate decision.

### Personal financial product advice (not authorised)

Personal advice is a recommendation (or opinion) about a financial product that considers your objectives, financial situation, or needs. According to Australian law, only Financial Advisers are authorised to provide personal advice. Consequently, Brandon is not authorised to offer you personal advice or individualised recommendations.

If you're in Australia and interested in understanding how personal advice could benefit you, consider scheduling a complimentary meeting with a financial adviser. To arrange this, click here: <https://calendly.com/guideway/newmoney>

### What else can't Brandon do?

As a Guideway Authorised Representative, Brandon can also not:

- 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

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- Assist or advise you on cryptocurrency
  - Perform a Portfolio Management Service
  - Provide Tax agent or Tax (financial) advice services

## How is Brandon and NMM Productions paid in relation to Brandon's financial services?

### Fees charged to you

Brandon (through NMM Productions) makes available courses on investing for educational and entertainment purposes. These are distributed on <https://newmoney.moneyed.com.au> within Australia. The fees charged for these courses can be found on the website. You will only pay the fee if you sign up to the course.

Brandon does not charge you any other fees.

### Important information

By Australian law, Brandon cannot accept money or other non-monetary benefits from financial product issuers and sellers that are reasonably likely to influence the:

- choice of financial products Brandon endorses, or
- the general advice given by Brandon.

There are some exemptions to this law, including:

- When you pay the benefit to Brandon or where you authorise a third party to use your funds to pay the benefit on your behalf.
- Non-monetary benefits where the value is less than \$300 and identical or similar benefits are not given on a frequent or regular basis. These benefits are tracked and monitored through Guideway's Alternative Remuneration Register.
- Specific exclusions outlined in the Corporations Act s765A (such as a clearing and settlement facilities).

### Does NMM Productions or Brandon have any relationships or associations which might influence the financial services you receive?

As previously outlined, neither Brandon or NMM Productions can enter an arrangement with a financial product issuer to promote or distribute their financial products that is reasonably likely to influence the general advice he provides unless an exemption applies.

From time-to-time NMM Productions or Brandon may enter commercial arrangements with organisations to promote their brand, products or services. Such organisations may include share trading platforms, investing resource providers, an internet service provider, and a clothing store.

Where NMM Productions has entered into an agreement with a share trading platform to promote their platform and brand, it's important to note that the securities on which Brandon provides general advice can be purchased through share trading platforms, with the promoted platform being one such option. Brandon typically receives a flat dollar monetary compensation for these arrangements.

Brandon is not acting as a Guideway Authorised Representative when promoting or endorsing these other organisations. These arrangements are not reasonably expected to influence the financial services you receive from Brandon.

Brandon may also conduct separate business activities. Guideway is only responsible for the financial product advice you receive under Guideway's AFSL within Australia.

### Relationship between NMM Productions and Guideway

In return for licensing Brandon, NMM Productions pays an annual variable fee to Guideway and assists in distributing Guideway's services in financial advice, financial coaching, and mortgage broking.

For instance, if you purchase a course for \$100, Guideway is entitled to 3% of the course fee, equating to \$3.

For more details about these arrangements, please contact Guideway.

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

Guideway is a privately owned organisation. While we are not owned by a product issuer or a financial institution, we do have agreements with product issuers (primarily government, corporate and industry superannuation funds) and other financial services providers. 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. These arrangements are not expected to influence the financial services you receive from Brandon.

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

We 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 NMM Productions.

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Guideway retains records relating to the provision of financial services and advice given to you, where required. If you wish to examine your file, please contact Guideway.

It is important you review both Privacy Policies (for Guideway and Brandon) 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](http://www.guideway.com.au/GuidewayAR/privacypolicy.pdf)

NMM Production's Privacy Policy is available through their website <https://newmoney.education>.

If you would like a hardcopy of these policies, please contact Guideway.

### **What should you do if you have a complaint?**

If you are not satisfied with the service you receive while Brandon is 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](mailto: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](mailto:info@afca.org.au)

Website: [www.afca.org.au](http://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. 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). 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.

### **Any other questions?**

If you have any other questions or would like further information, please contact Guideway.