

# Financial Services Guide



## Important information for you to know before you receive financial services

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Natasha Etschmann (**Tash**) is an Authorised Representative #1299881 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 Tash Invests Pty Ltd ABN 94 662 652 726 (Tash Invests) to licence Tash, and for Tash 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 Tash (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 Tash, 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 Tash or any other representative of Guideway Financial Services, please be aware that these are individuals impersonating Tash. 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 Tash

You can contact Tash using the contact information below:

Email: [tashinvests@gmail.com](mailto:tashinvests@gmail.com)

Address: Attention: Tash Invests  
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 Tash.*

## What financial services can Tash provide?

Guideway authorises Tash to provide general financial product advice and dealing services to retail clients in relation to:

- Securities (an example of a security is an exchange traded funds (ETF) listed on the Australian Stock Exchange);
- Basic deposit products such as bank accounts;
- Non-basic deposit products such as deposits with terms greater than 2 years;
- Government debentures, stocks and bonds;
- Managed investment schemes including Investor Directed Portfolio Services (including various wrap, master trust products and administration services); and
- Superannuation (excluding self managed superannuation funds "SMSFs").

The financial products Tash 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.

### 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.

Tash, acting as an Authorised Representative of Guideway, provides general financial advice. This general advice is disseminated through various platforms including TikTok, Instagram, YouTube,

the 'Get Rich Slow Club' podcast, and other social media platforms. Whenever Tash's Authorised Representative information is included with the content post, Tash is acting as a Guideway Authorised Representative.

In addition to her social media activities, Tash may also deliver general financial product advice during seminars, webinars, and money coaching sessions.

If you receive general advice, it's important to carefully consider its appropriateness in relation to your personal circumstances. This is because Tash 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

Tash may also providing you with 'dealing services'. Tash provides you with dealing services when she arranges for you to buy, sell or vary your interest in a financial product. An example of this would be where Tash 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 Tash 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, Tash is not authorised to offer you personal advice or individualised recommendations.

If you're 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/tashinvests>.

### What else can't Tash do?

As a Guideway Authorised Representative, Tash 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
- Assist or advise you on cryptocurrency
- Perform a Portfolio Management Service
- Provide Tax agent or Tax (financial) advice services

## How is Tash and Tash Invests paid in relation to Tash's financial services?

### Fees charged to you

Tash may charge you a fee to attend a money coaching session, a webinar, or a seminar. The fee for each session will be displayed before you sign up, ensuring that you understand the exact amount payable; the maximum amount payable per hour is \$220 including GST.

### Important information

By law, Tash 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 Tash endorses, or
- the general advice given by Tash.

There are some exemptions to this law, including:

- When you pay the benefit to Tash 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 Tash Invests or Tash have any relationships or associations which might influence the financial services you receive?

As previously outlined, neither Tash or Tash Invests 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 she provides unless an exemption applies.

From time-to-time Tash Invests or Tash may also enter commercial arrangements with other organisations to promote their brand, products and services. Such organisations may include a

supermarket, an internet service provider, and a clothing store.

Tash has entered into an agreement with (and is paid by) Pearler Investments Pty Ltd ACN 625 120 649 (Pearler) to promote their share trading platform, their brand and their online discussion community (Pearler Exchange). The securities Tash provides general advice on may be purchased via share trading platforms, of which Pearler is one.

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

Tash may also conduct separate business activities such as working as an occupational therapist. Guideway is only responsible for the financial product advice you receive under Guideway's AFSL.

### Relationship between Tash Invests and Guideway

In exchange for licensing Tash, Tash Invests pays a nominal fixed fee to Guideway each year and supports the distribution of Guideway's financial advice, financial coaching and mortgage broking services.

Tash Invests is paid a fee from Guideway where Tash refers you to Guideway to receive:

- Financial advice, education and coaching services and/or
- Mortgage broking services.

Referral fees are only payable if after meeting with Guideway you decide to proceed with receiving a service from us. Referral fees are paid by Guideway and are not an additional cost to you. If a referral fee is payable, the exact fee will be detailed in the Statement of Advice or Credit Proposal that Guideway will provide to you.

Financial advice, education and coaching referral fees range between \$10 and \$250 (incl. GST), with the exact fee being based on the complexity of advice you require from, and fee charged by, Guideway.

For mortgage broking services, the referral fee is generally 10% of the loan upfront commission payable to Guideway. For example, if a loan upfront commission was \$2,000, Tash would receive \$200 (10%).

If you would like to know more about these referral arrangements, please contact Guideway.

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

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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 Tash.

### **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 Tash Invests.

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 Tash) 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)

Tash Invest's Privacy Policy is available from <https://tashinvests.com/privacy-policy>

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 Tash 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.