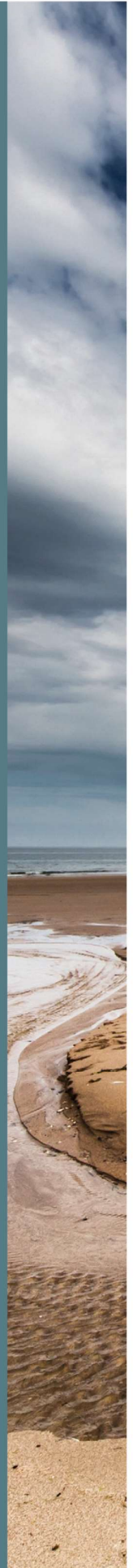




Via Financial Group

Financial Services Guide

Version 1
1 April 2019



VIAFGA Pty Ltd

AFSL number: 508751

Avalon

Shop 2, 15 Old Barrenjoey Road
Avalon NSW 2107

Brisbane

310 Edward Street
Brisbane QLD 4001

Byron Bay

First Floor, 4 Lawson Street
Byron Bay NSW 2481

Norwest

Suite 13, Level 2, 25 Solent Circuit
Norwest NSW 2153

W www.viafg.com.au

P 1300 402 833

F 1300 134 921

E admin@viafg.com.au

Purpose and content of this FSG

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

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

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

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

We are authorised to provide financial advice in relation to:

- Wealth Accumulation
- Income & Asset Protection
- Tax Strategies
- Superannuation
- Retirement & Redundancy Planning
- Estate Planning
- Government Benefits
- Debt Management

and to provide financial advice and deal in the following financial products:

- Basic Deposit Products
- Non-basic Deposit Products
- Non-cash Payment Facilities
- Life Products – Investment Life Insurance
- Life Products – Life Risk Insurance
- Superannuation
- Retirement Savings Accounts
- Managed Investment Schemes, including Investor Directed Portfolio Services (IDPS)
- Government Debentures, Stocks or Bonds
- Securities
- Standard Margin Lending Facilities

Where we are unauthorised to provide you with a financial service or financial product that you are interested in, we will advise you of this and refer you to an alternative source of advice.

Who we act for when providing our authorised services

We act for you as our client and not for any product issuer or financial institution.

About us

Via Financial Group Pty Ltd is a Corporate Authorised Representative of VIAFGA Pty Ltd.

The Financial Services we offer are provided by VIAFGA Pty Ltd, ABN 82 616 173 678, trading as Via Financial Group Authorised Representative No. 272638.

The following financial advisers are authorised to provide the financial services referred to in the “Our authorised services and the kinds of financial products they relate to” section of this FSG to you on behalf of VIAFGA Pty Ltd:

Daniel Burden

Authorised Representative No. 272636

Peter Kirby

Authorised Representative No. 278000

Matthew Read

Authorised representative No. 243477

Sam Haydon

Authorised Representative No. 341145

Robert Wilson

Authorised Representative No. 449860

Rowan Keast

Authorised representative No. 274372

Benjamin Davis

Authorised representative No. 1240734

Nicholas Rosser

Authorised representative No. 344702

Elle Egan

Authorised representative No. 1267870

David Nelson

Authorised representative No. 1269921

Dylan Macallister

Authorised representative No. 1273294

Samuel Camman

Authorised representative No. 1259211

VIAFGA Pty Ltd has authorised us to provide you with this Financial Services Guide.

Remuneration for those authorised services

You can pay for the services you receive on a fee for advice basis. This allows you to know that you are paying for our advice irrespective of any product you use, clarifies the services you are entitled to, and ensures all recommendations are driven by your needs.

Initial consultation	At our expense
Statement of Advice Preparation & Implementation	The fee for preparation and / or implementation of a Statement of Advice will typically depend on the level of complexity and the advice provided. The fee will be agreed with you prior to preparation of the Statement of Advice.
Ongoing fee for advice	If you elect to pay a fee for the ongoing review of your financial planning strategy, the ongoing fee is based on the complexity of ongoing advice and the services provided. Ongoing fee arrangements will be agreed with you in writing in advance.
Ad hoc advice	Any adhoc advice will be done on a scope and quote basis. Where you do not wish to participate in an ongoing service fee arrangement but require ongoing advice on an ad hoc basis, an hourly fee of \$385 may apply.
Insurance products	The relevant insurer will pay initial commission between 0% and 77% and ongoing commission between 0% and 33% of the annual premium for as long as you hold the product. Commissions are paid to us by the product provider and are not an additional cost to you.

Referral arrangements

If you have been referred to us or we refer you to someone else, we may have arrangements in place to pay or receive a referral fee, commission, or other benefit. Details of any arrangement will be provided in our advice to you.

Associations with issuers of financial products

We do not have any current Associations with issuers of financial products.

Special Instructions you can provide to us

If you want to make changes to your financial plan or provide other instructions, please contact us.

Generally, you will need to give us instructions in writing (e.g. fax, email or letter) or another method agreed with us.

Your confidence in our advice

Your satisfaction is very important to us and we have procedures in place to resolve any concerns promptly and fairly.

Our complaints procedure

If you're unhappy with the advice you receive or other aspects of our service, please follow the steps outlined below.

1. Please let your financial adviser know so we can act on it immediately.
2. If your adviser has not satisfactorily resolved your complaint, please contact Rowan Keast on:

P 1300 402 833

E advice.complaints@viafg.com.au

In writing to:

Advice Dispute Resolution

Attn: Rowan Keast

VIAFGA Pty Ltd

First Floor

4 Lawson Street

PO Box 1459

BYRON BAY NSW 2481

Disputes handling

If your complaint isn't resolved within 45 days or to your satisfaction, then you may refer the matter to the **Australian Financial Complaints Authority (AFCA)**:

Website: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678 (free call)

In writing to:

Australian Financial Complaints Authority

GPO Box 3, Melbourne VIC 3001

Compensation arrangements

We believe we have put in place compensation arrangements (via maintenance of professional indemnity insurance and adequate financial provision for any policy excess) that are adequate having regard to the size, nature and complexity of our business.

We believe that these arrangements are sufficient for the purpose of meeting our compliance obligations under section 912B of the Corporations Act.

viafg.com.au

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