



Financial Services Guide

Bombora Advice Pty Ltd

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(ACN 156 250 565) AFSL No 439065.

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For more information call
1300 653 097

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The documents you will receive from us

This Financial Services Guide (FSG) is designed to identify who we are and what we do. It will help you to decide whether to use our services.

It also contains information on how you will pay for our services and how we will ensure your satisfaction with our advice.

In addition to this Financial Services Guide, when we provide you with financial advice we will also present you with a written Statement of Advice (SOA). This document will describe the strategies, products and services that we recommend and will outline any fees or brokerage we will receive.

The SOA will also outline any associations we have with financial product providers or other parties, that have not already been disclosed in this Financial Services Guide.

If you receive further financial advice from us, we will present you with either another Statement of Advice or keep our own written Record of Advice (ROA). You can request a copy of this Record of Advice by contacting your adviser any time up to seven years from the date the advice was provided.

We will also provide you with a Product Disclosure Statement (PDS) or short form PDS or offer document for all financial products we recommend, where applicable, to help you make informed decisions.

Giving us instructions

If you want to make changes to your Statement of Advice or provide us with 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 beforehand.

About us

We are authorised representatives of and offer our services on behalf of Bombora Advice Pty Ltd.

Bombora Advice Pty Ltd was formed in July 2013 by a group of like minded financial advisers who wanted to form a business to provide the highest levels of professional advice to their clients in a business relationship which matched their collective views on advice preparation, advice delivery and client service.

What we do

We are authorised by Bombora Advice Pty Ltd to provide financial advice in relation to:

- Personal and business insurance
- Superannuation and rollover advice (including Self managed superannuation funds)
- Retirement planning advice
- Investment planning advice and
- Portfolio review services

We are authorised by Bombora Advice Pty Ltd to provide advice and deal in the following financial products:

- Deposit and Payment Products - Basic Deposit
- Deposit and Payment Products - Non-basic Deposit
- Government Debentures, Stocks or Bonds
- Investment Life Insurance Products
- Life Risk Insurance Products
- Managed Investment Schemes, including IDPS
- Retirement Savings Account Products
- Securities (Shares)
- Superannuation
- Standard Margin Lending facility

Bombora Advice Pty Ltd financial advisers are limited to providing product recommendations from an approved products list. This approved products list is constructed from a wide range of insurance and investment product providers and is a result of a rigorous research process.

Contact us

For more information regarding anything you have read in this document, or if there is anything else we can help you with, please contact us at:

info@bomboraadvice.com.au

About our Licensee

Bombora Advice Pty Ltd was established in July 2013 and offers a range of financial products and services. We are not owned, nor form a part of, any product manufacturer.

Bombora Advice Pty Ltd is not owned or operated by any product manufacturer (i.e. life insurance company, fund manager or administration services company). Our aim is to ensure that we provide you with the highest standards of professional advice and ongoing service.

Bombora Advice is a member of the two professional industry bodies representing qualified financial advisers in Australia. As a member of these bodies, we adhere to set standards in terms of ethics, conduct and continuing professional development.

Our associations and relationships

At Bombora Advice Pty Ltd, we provide a comprehensive range of financial planning solutions underpinned by a high level of customer service and personal attention to our clients' needs.

Bombora Advice Pty Ltd is responsible for the financial services and advice we provide to you. We are authorised representatives of Bombora Advice Pty Ltd ACN 156 250 565, Australian Financial Services Licence Number: 439065.

Neither Bombora Advice Pty Ltd nor our financial advisers are associated with any financial product issuer. However, Bombora Advice Pty Ltd does have an agreement with MLC whereby MLC provides Bombora Advice Pty Ltd with a range of back office support services to assist us in running a professional financial planning business. These support services include, software, product research, compliance and other related services. MLC is a part of the NAB Group of companies.

From time to time, Bombora Advice Pty Ltd may receive financial support from product manufacturers in the form of marketing, education and professional development.

How we manage your personal information

To give you appropriate advice, we will need to ask you about your current financial situation, what you are looking to achieve and other relevant personal information.

Without this information, we may not be able to provide you with advice relevant to your circumstances.

Collecting your personal information

We need to collect your personal information for a variety of purposes, including providing you with the financial services you have requested and to contact you about other products and services that may be relevant to you.

There is some personal information which is necessary for us to collect to be able to provide you with a spec. If you do not provide this personal information we may not be able to provide you with the product or service you have requested.

Protecting your privacy

Protecting your privacy is essential to our business. Your file, containing your profile, personal objectives, financial circumstances and our recommendations, is kept securely.

You are entitled to obtain access to the information we hold about you, by contacting us. In some circumstances, permitted by law, we may deny you access and in that event we will explain the reason why.

Disclosing your personal information

We may provide your personal information to the following types of service providers:

- other advisers, paraplanners and organisations who work closely with us to provide the financial services you have requested;
- insurance providers, superannuation trustees and product providers related to the financial services you have requested;
- organisations that help us operate our business, such as those that provide administrative, financial, accounting, insurance, research, legal, strategic advice, auditing, computer or other business services;
- your representatives, service providers, or other organisations, such as your accountant, solicitor, tax agent, stockbroker or bank;
- government authorities and other organisations when required by law.

Your information may be disclosed to external service suppliers both here and overseas who supply administrative, financial or other services to assist your adviser and Bombora Advice in providing financial advice and services to you. A list of countries where these service providers are located can be accessed via the Bombora Advice Privacy Policy.

Consent to marketing activity

We presume you consent to being contacted by us about suitable products and services via the contact details you have provided. We may continue to contact you for these reasons until you withdraw your consent. You can do this at any time by contacting us.

Our Privacy Policy contains information on how you may access or request to correct your personal information, as well as information on procedures for making a complaint about a breach of the Australian Privacy Principles.

If you would like to know more about our privacy policy, please contact us or visit www.bombora.com.au. For more information about your privacy, you can visit the Federal Privacy Commissioner's website at www.privacy.gov.au

Your confidence in our advice

Your satisfaction with our service is very important to us and we have procedures in place to resolve any concerns you may have, promptly and fairly.

If you are unhappy with the advice you receive or other aspects of our service, please let your adviser know so we can act on it immediately.

Our complaints procedure

If you have a complaint about our service, it is important that you firstly contact your adviser to discuss your concerns.

If your adviser has not satisfactorily resolved your complaint, please put your complaint in writing to:

**The General Manager
Bombora Advice Pty Ltd
Suite 1 Level 2
404 – 406 Collins St
Melbourne Vic 3000**

Please address the envelope 'Notice of Complaint'

If your complaint is not resolved within 45 days, or to your satisfaction, then you may refer your matter to the Financial Ombudsman Service (FOS), an independent complaints handling body.

We are a member of FOS. FOS provides a free, accessible, fair and independent dispute resolution service to consumers.

You can contact FOS on 1300 78 08 08, or at www.fos.org.au, or by email to info@fos.org.au or in writing to:

**The Manager
Financial Ombudsman Service
GPO Box 3
Melbourne VIC 3001**

You may also direct your complaint to The Australian Securities and Investments Commission (ASIC).

ASIC also has an Infoline (1300 300 630) which you may use to make a complaint and obtain information about your rights. Alternatively, you can detail your complaint in an email to infoline@asic.gov.au.

Bombora Advice Pty Ltd holds professional indemnity insurance that satisfies the requirements (Section 912B) of the Corporations Act.

This professional indemnity insurance also covers the conduct of advisers who were authorised by Bombora Advice Pty Ltd at the time of providing the advice, but are no longer representatives at the time of your complaint.

How you can pay for our services

You can pay for the services you receive on a fee for advice basis, or in the case of risk insurance, from brokerage from the product providers we have recommended.

We will agree with you the amount you will pay based upon either:

- a flat dollar fee;
- an hourly rate;
- the cost of the insurance premium
- the amount you invest/ protect; or
- a combination of the above.

You can pay in the following ways:

- as a fee for advice that will be deducted from your investment;
- as a one-off payment or in instalments;
- by direct invoice from us for initial and ongoing advice;
- via brokerage we may receive from a financial product provider when you commence an insurance contract, or
- a combination of the above.

If you are not already on a fee for advice package, you can move to this payment at any time.

How we will pay our advisers

Bombora Advice Pty Ltd will remit to its advisers any fees and brokerage we receive for the advice and services provided to you. We will then charge your adviser an annual fee for licensing and support services, which will be collected monthly from them.

Other payments we may receive

We will provide you with details of all fees, brokerage, or other benefits we may receive when we provide advice to you and, where possible, will give actual dollar amounts. If we cannot provide this accurately, we will provide worked-dollar examples.

Even if you don't receive personal financial advice from us, you can still request the details of any fees, brokerage or other benefits we receive in relation to any other financial service we provide to you.

Benefits we may receive

Sometimes in the process of providing advice, we may receive benefits from product providers. Examples of these are listed below.

Conferences

We may attend conferences subsidised, in whole or part, by product providers. Eligibility to attend may be based on financial revenue targets as well as achieving our internal quality standards and accreditations. Bombora Advice Pty Ltd may also receive sponsorship payments from product providers to subsidise conferences and professional development events.

Non-monetary benefits

We keep a register detailing any non-monetary benefit (greater than \$300 value) that may be received from a product provider. You can view this register by contacting us.

Referrals

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, brokerage or other benefit.

This is generally:

- a fixed fee;
- a proportion of any initial and/or ongoing fees or brokerage; or
- a combination of both.

Details of any arrangement will be provided in our advice to you.

Other benefits we may receive

Bombora Advice Pty Ltd and its authorised representatives may receive additional benefits from product providers we deal with.

These benefits may include:

- sponsorship for the purpose of making available professional development to our authorised representatives, and
- business lunches or breakfasts,
- invitations to sporting events,
- theatre tickets,
- branded promotional items, and
- occasional gifts such as Christmas hampers and bottles of wine etc.

A register of any such payments or support received with value in excess of \$300.00 is maintained at the Bombora Advice Pty Ltd corporate office and in the office of our authorised representative. This register may be viewed upon request.

Additional benefits are not permitted to be paid to our authorised representative if they are as a result of, or conditional upon, the amount of business an authorised representative gives to a product provider.

Outside of normal brokerage sharing arrangements, Bombora Advice Pty Ltd may be entitled to bonuses, incentives or expense rebates from product providers based on the total income generated from certain products. These amounts are paid out of the product provider's own administration fees and do not increase the management fees.

How we charge for our services

All fees and brokerage are inclusive of GST and the fees could be greater than those disclosed below in complex cases. In these instances, we will inform you of the exact fee payable, promptly in writing.

Initial consultation

Free of Charge

Strategy Presentation (if applicable)

\$0 - \$1,100

Advice preparation

\$0 - \$2,200

If you elect to pay us a fee for advice the following fees will apply. The fees will depend on the size of the investment portfolio and the complexity of the advice:

The minimum fee charged is \$550 while the maximum fee is \$22,000.

Implementation (fee for advice)

Portfolios less than \$100,000:

Implementation fee of between \$330 and \$3,300

Portfolios \$100,000 - \$300,000:

Implementation fee of between \$2,200 and \$7,700

Portfolios in excess of \$300,000:

Implementation fee of between \$5,500 and \$20,000

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.

The minimum fee is \$330 while the maximum is 1.173% of the value of your portfolio each year.

Ad hoc advice

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 between \$165 and \$330 may apply.

Margin loans

We do not receive brokerage either directly or indirectly from any margin lending products.

Insurance products

The relevant insurer will pay initial brokerage between 0% and 130% and ongoing brokerage between 0% and 33% of the annual premium for as long as you hold the product.

Brokerage is paid to us by the product provider and are not a direct cost to you.

Pre-existing arrangements

For existing clients already in an established brokerage arrangement, we may receive a brokerage on insurance and investment products held. The relevant product issuer may pay initial brokerage between 0% and 5.5% for investment products and 0% and 130% of the initial premium for an insurance product.

The relevant product issuer may also pay an on going brokerage. For investment products this may be between 0% and 1.0% and for insurance products this may be between 0% and 33% of the annual premium.

Your individual
adviser profile is inserted here.

bombora

For more information call
1300 653 097
or visit www.bomboradvice.com.au

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