



CHARTRES FINANCIAL PLANNING

FINANCIAL SERVICES GUIDE

A GUIDE TO OUR RELATIONSHIP WITH YOU AND OTHERS

The financial services offered in this guide are offered by:

CHARTRES FINANCIAL PLANNING

Represented by:

Tony Con Chartres

Australian Business Number: – ABN 79 475 813 221

Australian Financial Services Licence No: – AFSL 305517

Information about Chartres Financial Planning

Any financial services offered are provided by Chartres Financial Planning. Tony Chartres is the sole Principal.

You can contact us by:

- ❖ Speaking to Tony Chartres or representative, call (03) 9735 0077
- ❖ Sending us a fax on (03) 9735 3231
- ❖ Writing to us at –
P O Box 163, LILYDALE, VIC. 3140

- ❖ Emailing us at enquiries@tonychartres.com.au
- ❖ Level 1, 2 Castella Street, (Cnr. Main Street) Lilydale, Vic. 3140
- ❖ www.tonychartres.com.au

Providing instructions to Chartres Financial Planning

You can give us instructions by telephone, mail, email or fax.

This Financial Services Guide contains important information about:

- ❖ The financial services that we offer you
- ❖ What kind of financial products we can offer you
- ❖ What financial services we cannot offer you
- ❖ How we are paid
- ❖ Any potential conflict of interest we may have
- ❖ Our internal and external dispute resolution procedures and how you can access them



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When we give you financial advice, it will be in a written document called a *Statement of Advice* – SoA – we take into account your current financial situation and future needs.

In the Statement of Advice – SoA we will tell you about:

- ❖ Our advice and the reasons for it
- ❖ Our fees and brokerage
- ❖ Any associations we have with Financial Product Issuers
- ❖ Any associations with other parties which may have influenced the advice we give you
- ❖ A warning about the advice for the purpose of you deciding to act

If we recommend to you a particular financial product, we will give you information about the particular financial product in a document call a Product Disclosure Statement – PDS to help you make an informed decision about the financial product.



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Who is responsible for the Financial services provided?

Chartres Financial Planning are responsible for the financial services provided including the distribution of this Financial Services Guide (FSG).

Chartres Financial Planning ABN: 79 475 813 221
An Australian Financial Service Licensee, No: 305517
P O Box 163, Lilydale, Vic. 3140
Level 1, 2 Castella Street, Lilydale, Vic. 3140

Do you have any relationships or Associations with Financial Product issuer?

Chartres Financial Planning, officers may have an interest as defined in the Corporations Act in the Securities, Master Trust or wrap account provider of the company/s recommended, or its related individuals may hold a relevant interest in or receive brokerage from such securities or account service providers.

Chartres Financial Planning and its officers may receive and retain alternative remuneration in respect of such services, by way of fees travel and accommodation, entertainment, advertising subsidies, reimbursement of costs and other benefits from time to time. These alternative forms of remuneration may be either wholly or partly paid to Chartres Financial Planning in the form of additional remuneration or benefits and may vary from time to time. Chartres financial Planning is required under the law to keep an Alternative Remuneration Register that contains the abovementioned information. If you wish to inspect the Register or want more specific information about this matter, please raise it with Chartres Financial Planning or contact Chartres Financial Planning direct on (03) 9735 0077.



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What qualifications and Experience do you have?

Tony Chartres has been providing financial planning advice to clients since 1987. He is a qualified accountant and fellow member of the Society of CPA.

Tony holds the following qualifications/Professional Memberships:

- ❖ Fellow Certified Practising Accountants
- ❖ Fellow Chartered Institute of Company Secretaries and Administrators
- ❖ Fellow of Taxation Institute of Australia
- ❖ Registered Tax Agent
- ❖ Securities Institute – CPA Australia 'Financial Planning Course' (PS 146 qualified)
- ❖ Securities Institute – Institute of Chartered Accountants 'Financial Planning Essentials'
- ❖ Licensed Company Auditor



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**What kinds of financial services
Are you authorised to provide me
and what kinds of Financial
Products do those services relate
To?**

TONY CHARTRES as Chartres Financial Planning has been providing personal advice, general advice and to deal in:

- ❖ Financial and Retirement Planning
- ❖ Securities (Shares)
- ❖ Managed Investments including Investor Directed Portfolio Services
- ❖ Superannuation
- ❖ Retirement Savings Accounts
- ❖ Basic Deposit Products
- ❖ Social Security Advice
- ❖ Estate Planning
- ❖ Taxation Planning
- ❖ Self Managed Superannuation Administration
- ❖ Portfolio Reviews
- ❖ Retirement Advice

Property – Referral to approved outsourced service providers **ONLY**

Tony also provides a portfolio review service, if required.

We will explain the range of products on which advice can be provided in more detail.

We only recommend an investment to you after considering its suitability for your individual investment objectives, financial situation and needs.

If you do not wish to receive our advice, we may deal on your behalf by carrying out your instructions.

If you do not obtain advice, you face the risk that the financial product/s you select will not fully take into account your objectives, financial situation or needs.

Should you be uncertain about your existing portfolio position, please discuss it with us direct on (03) 9735 0077.



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Chartres Financial Planning offers both personal and general advisory services. Clients should be aware that when general securities advice is provided it will not necessarily be appropriate for every client. That is why we recommend you seek a personalised review of your investment objectives, particular needs and circumstances before making an investment decision

What related services are we not Able to provided?

It is very important that you are aware that we are restricted in offering you a range of products and services for which we are licensed.

The restriction is limited to an 'Approved List of Products' and services determined by approved independent research and endorsed by our Professional Indemnity Insurer.

As part of the quality control of advisory services, Chartres Financial Planning are only able to recommend products from an 'Approved List of Products' and Services that have attained approved research.

As we also conduct separate business activities (ie, Accounting, Taxation, Business and Finance), these services fall outside Chartres Financial Planning Professional Indemnity insurance policy. You should therefore determine from us if any such additional related products or services provided are covered by separate Professional Indemnity Insurance cover.

Please discuss any issues with us or call Chartres Financial Planning direct on (03) 9735 0077.

What information should I provide to receive personalised service?

You need to provide us with a list of your personal objectives, details of your current financial situation and any relevant information, so that we can offer you the most appropriate financial advice possible.

You have the right not to tell us, if you do not wish to. However, if you do not, the advice you receive may not be appropriate to your needs, objectives and financial situation.

You should read the warnings contained in the *Statement of Advice - SoA* carefully before making any decision relating to a financial product/s.



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If we provide you with further advice?

All personal advice provided to you will be outlined in an *SoA*. The *SoA* will contain personal advice, the basis on which it is given, details of fees, commissions and information on relevant associations. The *SoA* is used for initial advice and any subsequent advice provided may be provided in the form of a Record of Advice (*RoA*), a Statement of Additional Advice (*SoAA*) or another form of advice documentation.

What information do you maintain in my file and can I examine my File?

We maintain a record of your personal profile including details of your objectives, financial situation and needs. We also maintain records of any recommendations made to you.

We are committed to implementing and promoting a privacy policy, which will ensure the privacy and securities of your personal information. Our Privacy Policy is set out below.

In order to comply with the requirements of the Privacy Act, we are required to advise you that this firm holds personal information about you. The information has been and will continue to be collected by us for the purpose of providing you with financial services including:

- ❖ Preparation of your financial plan;
- ❖ Provision of financial planning advice to you;
- ❖ Making securities and investment recommendations;
- ❖ Reviewing your financial plan, securities and investment recommendations;

We are required, pursuant to the Corporations Act, certain regulations issued by the Australian Securities and Investments Commission and the Rules of Professional Conduct of the Financial Planning Association, of which this organisation is a member, to collect information about you for the purpose of providing you with the services referred to above. If you do not provide us with the information requested by us, we may not be able to provide you with the services you require of us.

We will from time to time disclose information about you to authorised representatives of this firm and to other professionals, insurance providers, superannuation trustees and product issuers in connection with the purposes detailed above. In the event we consider it necessary to use or disclose information about you for purposes other than those detailed above, or related purposes, we will seek your consent.



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You are entitled to obtain access to the information which we hold about you at any time by contacting on (03) 9735 0077.

How can I give you instructions About my financial product/s?

You may tell us how you would like to give us instructions. For example, by telephone, fax or other means such as email.

If we provide you with execution related telephone advice, you may request a record of the execution related telephone advice, at that time or up to 90 days after providing the advice.

How will I pay for the services Provided?

You may pay us a fee. Alternatively, we may receive payment called brokerage, which is paid to us by the Financial Product issuer/s.

We will give you a *Statement of Advice – SoA* containing details of our fees and any payments made to us by Financial Product issuer/s.

How are any brokerage, fees or Other benefits calculated for Providing the financial services?

Generally, the payment we receive will be based on the amount you pay. It may vary from one Financial Product Issuer to another.

Details of the payment we receive and contained in the *Product Disclosure Statements (PDS)* for most Financial Products issuers available from us.

Initial omissions are a one off payment and are calculated as a percentage of the funds you have invested. They are deducted from the amount invested. Commissions are calculated as follows:

- ❖ Investment Products – between 0% and 4.40% (GST inclusive) of your investment amount.

Ongoing commissions (sometimes referred to as trailing commissions) as paid for the length of time you hold the product. They are usually paid directly to Chartres Financial Planning by the product provider out of the revenue the product provider earns. In some cases, they may be deducted from your investment.

The are calculated as follows:

- ❖ Investment Products – between 0% and 1.10% (GST inclusive) of the investment amount.



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If you receive personal advice from us, we will tell you about any brokerage, fees and any other benefits, where possible in actual dollar amounts, in the *Statement of Advice – SoA*. We will give you this *Statement of Advice – SoA*, before we proceed to act on your instructions.

We will tell you in writing in the *Statement of Advice – SoA*, what fees we may charge you, when you have to pay, and what payments we may receive from the Financial Product issuer.

- ❖ We may be paid by the Financial Product issuer at the time you invest or contract, and during the life of your investment or contract
- ❖ We may charge you a fee, depending on the time we spend developing your plan, or depending on the value of the funds you invest
- ❖ We may invoice you for a fee when you receive our written recommendations
- ❖ You may have to pay us a management fee annually or in instalments
- ❖ We may receive ongoing payments from the Financial Product issuer.



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Where we charge you a fee, it will be in the following manner.

Fee Schedule:

We charge \$250.00 per hour for consultation and preparation of the written plan. If you proceed with our recommendations, the initial charges may be refunded in lieu of commission.

Initial commissions and ongoing commissions will be received on the investments recommended. We receive 100% of the total commissions paid by the various fund managers.

Will anyone be paid for referring Me to you?

Where you have been referred to us by someone else, if we pay them a fee or Brokerage in relation to that referral, we will tell you in the *Statement of Advice, SoA*, who will receive that fee or Brokerage and the amount they will receive.

What should I do if I have a Complaint?

Contact Chartres Financial Planning and tell him/her about your complaint. Chartres Financial Planning is a member of the Financial Ombudsman Service (FOS).

If your complaint is not satisfactorily resolved within 20 days, please contact the Compliance Manager on (03) 9735 0077 or put your complaint in writing and send it to him at P O Box 163, Lilydale, Vic. 3140, as noted at the beginning of this Financial Services Guide. We will try to resolve our complaint quickly and fairly as possible.

If we cannot reach a satisfactory resolution within 45 days or 90 days with your permission, you have the right to complain to the Financial Ombudsman Service (FOS) at G.P.O. Box 3, Melbourne, Vic. 3001 Chartres Financial Planning is a member of this scheme.



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Privacy Statement

Here at Chartres Financial Planning we recognise that your privacy is very important to you. That's why we are committed to complying with the National Privacy Principles established under the Privacy Amendment (Private Sector) Act, 2001.

As a financial planning organisation we are subject to certain legislative and regulatory requirements, which necessitate us obtaining and holding detailed information, which personally identifies you and/or contains information or an opinion about you. In addition, our ability to provide you with a comprehensive financial planning and advice service is dependent on us obtaining certain personal information about you, including:

- a) employment details and employment history;
- b) details of your financial needs and objectives;
- c) details of your current financial circumstances, including your assets and liabilities (both actual and potential), income, expenditure, insurance cover and superannuation;
- d) details of your investment preferences and aversion or tolerance to risk;
- e) information about your employment history, employment circumstances, family commitments and social security eligibility;

As we are required pursuant to the Corporations Act and Rules of Professional Conduct of the Financial Planning Association of Australia to collect sufficient information to ensure appropriate advice can be given in respect of recommendations made to our clients, if you elect not to provide us with the personal information referred to above, we may elect to terminate our retained with you if we believe we are unable to provide you with a complete service.

We will only collect, maintain and use Personal Information about you if it is necessary for us to adequately provide to you the services you have requested including:

- a) the preparation of your financial plan;
- b) the provision of financial planning advice to you;
- c) making securities and investment recommendations;
- d) reviewing your financial plan;
- e) reviewing securities and investment recommendations;
- f) completion of associated documentation and application forms;
- g) to provide agreed services to assist in meeting your goals and objectives;

We may also ask for your personal information because we are obliged to collect it for legal purposes under the Financial Transaction Reports Act 1988 and the new Anti-Money Laundering and Counter-Terrorism Financing Act 2006. These Acts require us to ask you for information to check your identity (for instance, by referring to your driver's licence, birth certificate or passport). We will not use any information collected under these Acts for any other purpose.



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We will not use or disclose Personal Information collected by us for any purpose other than:

- a) the purposes for which it was provided or secondary related purposes in circumstances where you would reasonably expect such use or disclosure; or
- b) where you have consented to such disclosure; or
- c) where the National Privacy Principles authorise use or disclosure where required or authorised under law, in circumstances relating to public health and safety and in connection with certain operations by or on behalf of an enforcement body.

We are required under the Rules of Professional Conduct of the Financial Planning Association of Australia to make certain information available for inspection by the Association on request to ensure ongoing compliance with mandatory professional standards. This may involve the disclosure of your personal information. We are also obliged pursuant to the Corporations Act to maintain certain transaction records and make those records available for inspection by the Australian Securities and Investments Commission.

We may use the personal information collected from you for the purpose of providing you with direct marketing material such as articles that may be of interest to you, however you may, by contacting us by any of the methods detailed below, request not to receive such information and we will give effect to that request.

In order to ensure that you receive a personal and tailored service, your Personal Information may be transferred to one of our agents or authorised representatives who will be your primary point of contact with the organisation. It is a condition of our agreement with each of our representatives that they adopt and adhere to this privacy policy. You can be assured that your information will be maintained by any agent or representative in accordance with this policy. If you have any concerns in this regard, you should contact us by any of the methods detailed below.

Your personal information is generally held in your client file. Information may also be held in a computer database. We will at all times seek to ensure that the personal information collected and held by us is protected from misuse, loss, unauthorised access, modification or disclosure. At all times your personal information is treated as confidential and any sensitive information is treated as highly confidential.

In the event you cease to be a client of this organisation, any personal information which we hold about you will be maintained in a secure off site storage facility for a period of 7 years in order to comply with legislative and professional requirements, following which time the information will be destroyed.

You may at any time, request access to your personal information and we will provide you with access to that information either by providing you with copies of the information requested, allowing you to inspect the information requested or providing you with an accurate summary of the information held. We will, prior to providing access in accordance with this policy, require you to provide evidence of your identity.

We will endeavour to ensure that, at all times, the personal information about you which we hold is up to date and accurate. In the event that you become aware, or believe, that any Personal Information which we hold about you is inaccurate, incomplete or outdated, you may contact us



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and provide to us evidence of the inaccuracy and we will, if we agree that the information requires correcting, take all reasonable steps to correct the information.

If you wish to complain about any breach or potential breach of the privacy policy or the National Privacy Principles, you should contact us and request that your complaint be directed to the Privacy Officer. Your complaint will be considered within 7 days and responded to. It is our intention to use our best endeavours to resolve any complaint to your satisfaction, however, if you are unhappy with our response, you are entitled to contact the Office of the Privacy Commissioner who may investigate your complaint further.

Chartres Financial Planning contains links to other Web sites whose operator may or may not adhere to a privacy policy or be governed by the National Privacy Principles.