



Komplete Advisory Group Pty Ltd

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FINANCIAL SERVICES GUIDE

Version 01/2017, Dated 17 March 2017

Purpose of this document

- The services we can offer you
- Who we are
- How we are Remunerated
- Our internal and external dispute resolution procedures
- Disclosure of our Privacy Policy

What is a Financial Services Guide?

A Financial Services Guide (FSG) is a legal compliance document that we are required to give you under our Australian Financial Services Licence which is administered through ASIC.

Please retain this FSG for your reference and any future dealings with us. We may also add or amend this document at a later date which will also form part of this FSG, and these should be read together with the FSG. These documents will include the word 'FSG' in the heading.

What documents will you receive from us?

If we provide you with Personal Financial Product Advice rather than General Financial Product Advice we will initially provide you with an SOA (Statement of Advice). Personal Financial Advice is advice that takes into account one or more of your financial objectives, situation and/or needs. The SOA will contain the advice, the basis on which that advice was given and information about our fees. Any subsequent advice documents maybe known as a Record of Advice (ROA) which is an addendum to the initial SOA.

We will not provide advice on classes of financial products other than those identified and authorised in our AFS Licence.

You should read the warnings contained in our Statement of Advice carefully before making any decision relating to a Financial Product/s.

Who is responsible for the financial services provided?

Komplete Advisory Group Pty Ltd is responsible for this FSG and any advice provided, including services offered to clients by its Licensees, Employees and/or any Authorised Representative of Komplete Advisory Group acting in a Financial Adviser's Capacity.

Who we are

Komplete Advisory Group is a Private Company and is not controlled by any financial institution/s such as a fund manager, bank or insurance company.

Komplete Advisory Group Pty Ltd is a wholly owned subsidiary of Komplete Accounting Group Pty Ltd in response to the FOFA changes that came into effect with the removal of the Accountants exemption commencing from 1 July 2016 from the Corporations Act.

Komplete Advisory Group has been established to assist Accountants and Retail clients obtain Limited Financial Advice under the restrictions of the AFS License that Komplete Advisory Group Pty Ltd holds with ASIC.

Why choose us

The advisors of Komplete Advisory Group have a background of business, accounting, financial advice and taxation meaning that we are trusted advisors with only your interest at heart.

We are not the traditional Financial Planner, meaning that we do not sell or recommend any specific products, we are not influenced by any commissions or other remuneration factors. We get remunerated for our professional services advice we provide to you only, so we only have a duty to your best interests.

What Financial Advice Can we Provide

We can provide financial product advice on the following classes:

1. Superannuation limited to:
 - a. Self-managed superannuation fund;
 - b. A person's existing holding in a superannuation product but only to the extent required for:
 - i. Making a recommendation that the person establish a self-managed superannuation fund; and
 - ii. providing advice to the person on contributions or pensions under a superannuation product
2. Provide class of financial product advice for the following:
 - a. Deposit and payment products limited to:
 - i. Basic deposit products;
 - b. General insurance products;
 - c. Life products limited to:
 - i. Life risk insurance products;
 - d. Simple managed investment schemes;
 - e. Securities; and
 - f. Superannuation; and
3. Deal in a financial product by:
 - a. Arranging for another person to issue, apply for, acquire, vary or dispose of a financial product in respect of the following classes of financial products:
 - i. Superannuation limited to:
 1. Self-managed superannuation fund; and
 - ii. Arranging for another person to apply for, acquire, vary or dispose of financial products in respect of the following classes of financial products:
 1. Superannuation limited to:
 - a. Self-managed superannuation fund;

To retail and wholesale clients.

Occasionally we may provide general advice. If we provide you with general advice, it may not be appropriate to your needs, financial situation or objectives, and you should consider your

circumstances before choosing to proceed with our advice. Additionally, you should obtain and read the applicable Product Disclosure Statement ('PDS') (if one is available) before making a decision.

What we will not do

We will not provide any personal advice on any products or services that we are not authorised to do so under our AFSL.

What do we expect from you?

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

We expect that you will be forthright, transparent and provide us with accurate information in order for us to provide advice that is in your best interests. This information may include 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 advice possible.

We expect that you will use our advice to enable you to make informed financial decisions. We expect that where appropriate you will inform us of any changes that may influence your future objectives. You do have the right not to tell us or disclose any particular information, however if you do not wish to, the advice you receive may not be appropriate for your needs, objectives and financial situation.

As a financial service provider, we have an obligation under the Anti-Money Laundering and Counter Terrorism Finance Act to verify your identity and the source of any funds. This means that we will also ask you to present identification documents such as passports and driver's licence. We will also retain copies of this information. We assure you that this information will be held securely. We cannot provide you with services if you are unwilling to provide this information.

How we are remunerated

At Komplete Advisory Group our remuneration is solely based on a "fee for service" model. This means that we are only remunerated directly by you 'the client' (or their representatives). We do not receive or pay any commissions to any third parties.

We have adopted this fee model to ensure that we remain completely independent and solely work for you, 'the client', as we believe this coincides with our best interest duty.

Complaints Handling

If you are ever unhappy with our service, have a complaint or issue with the services of Komplete Advisory Group, we urge you to contact us directly by any means (phone, email or post) as soon as practical so we can work with you to resolve the issue as quickly and reasonable as possibly. Our customer satisfaction is the upmost importance to us. Those details are:

Name:	Kurtis Alaeddin
Position:	Director and Responsible Manager
Email:	info@KompleteAdvisor.com.au
Telephone:	1300 101 524

Should you not be happy with the complaint outcome you may seek an application to our external complaints division.

External Complaints Resolution

Should the internal staff of Complete Advisory Group not be able to rectify your complaint to your satisfaction you have the option to contact the Financial Ombudsman Service Centre on 1800 367 287 and quote our member number of 37961 to lodge a complaint.

Compensation and Insurance

Under section 912B of the *Corporations Act 2000*, we are required to hold and maintain reasonable professional indemnity insurance for the financial services that we provide.

We understand that it is adequate to meet our requirements as a financial services licensee. The policy includes coverage for claims made in relation to the conduct of representatives & employees who no longer work for us (but who did at the time of the relevant conduct).

Privacy Policy

We collect, store and 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 in ensuring your information is secure and private. We will only share your information with a 3rd party directly if you authorise us to do so or it is required by law.

We are pro technology and efficiency in that we use third parties for programs, software's, etc. in which your personal data and associated information is used and saved for operational and security purposes that assist's us in executing the tasks that you have engaged us to undertake.

We use electronic platforms for authorisations. Using these platforms is to be taken to be authorised as if it was undertaken in person using traditional methods. Therefore we may correspond with you via email, it is your responsibility to update us if your email address has changed or been compromised. It is your responsibly to ensure that access to your email account is secure in order to avoid any breach of privacy, security or authorisations.

Engaging our services is taken that you have authorised this cloud and paperless practice used by Complete Advisory Group Pty Ltd.