
HWH PTY LTD

Financial Services Guide

Hazelwood Hall Pty Ltd

This Financial Services Guide (FSG) contains important information about:

- r.J the services we offer you and information designed to assist you in deciding whether to use any of those services;
- r.J how we and our associates are paid;
- r.J any potential conflict of interest we may have in providing you with the services; and
- r.J our internal and dispute resolution procedure and how you can access it.

When we give you financial advice in a *Statement of Advice (SoA)* - we must make reasonable enquiries about your objectives, financial situation and needs in order to ensure advice is appropriate to you.

In the SoA we will, amongst other things, tell you about:

- o the basis on which the advice is or was given;
- o our fees and commissions; and
- o any associations we have with financial product issuers or other parties which may have influenced the advice we give you.

If you apply for or acquire a particular financial product, we will give you a *Product Disclosure Statement (PDS)* prepared by the issuer of that product. The PDS will assist you to make an informed decision about that financial product and whether to acquire it as it contains, amongst other things, product features and benefits and information about your cooling-off rights.

Version: FP001

Date: 1 July 2016

Who is my Provider?

The financial services referred to in this FSG are provided

by: **Trevor W. Emmett**

ASIC Authorised Representative No.: 001256733

who can be contacted

at: 17 Britten St,

Glen Iris Vic 3146

The Provider is an authorised representative of and provides the financial services referred to in this FSG on behalf of Hazelwood Hall Pty Ltd licence no. 000485547. The Provider is employed by Hazelwood Hall Pty Ltd.

If you do not wish the Provider to advise you in relation to the financial products, the Provider may deal in or arrange those products by carrying out your instructions (i.e. product placement only). 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.

Who is responsible for the financial services provided?

Hazelwood Hall Pty Ltd is responsible for the financial services provided by your Provider. Hazelwood Hall Pty Ltd authorises the distribution of this FSG.

Hazelwood Hall Pty Ltd is an Australian Financial Services Licensee, and can be contacted at:

17 Britten St,

Glen Iris Vic 3146

Do you have any relationships or associations with financial product issuers?,

Hazelwood Hall Pty Ltd is a private company and has no associations with financial product issuers

What kinds of financial services is the provider authorised to provide me and what kind of financial product/s do those services relate to?

Your Provider is authorised by Hazelwood Hall Pty Ltd to advise on and deal in:

1. provide financial product advice for the following classes of financial products:

- a. superannuation limited to:

- i. self-managed superannuation funds;
 - ii. a person's existing holding in a superannuation product but only to the extent required for:

1. making a recommendation that the person establish a self-managed superannuation fund; and

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- 2. providing advice to the person on contributions or pensions under a superannuation product:
- 2. provide class of financial product advice for the following classes of financial products:
 - a. deposits and payment products limited to:
 - i. basic deposit products, and
 - ii. superannuation: and
 - b. deal in a financial product by:
 - i. 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:
 - 1. superannuation limited to: self-managed superannuation funds; 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: self-managed superannuation funds,
- to retail clients.

What information should I provide to receive personalised advice?

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

You have the right not to disclose your personal information to us. However, if you do not provide us with sufficient information, the advice you receive may not be appropriate to your needs, objectives and financial situation.

You should read the warning contained in the SoA carefully before making any decision relating to a financial product/s.

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 we have made to you and the basis for making them.

In order to implement some of the personal advice we provide to you, it may be necessary to collect some personal identification information from you and pass that on to product issuers. This is a requirement of the Anti-Money Laundering/Counter-Terrorist Act.

We are committed to implementing and promoting our privacy policy which will ensure the privacy and security of your personal information. A copy of the Hazelwood Hall Pty Ltd Privacy Policy is attached for your information.

If you wish to examine your file please ask us. We will make arrangements for you to do so.

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, in person or other means such as e-mail.

How will I pay for the services provided?

You may pay us a fee using normal net bank services or by cheque made payable to Hazelwood Hall Pty Ltd. Alternatively, we may receive a payment called commission, which is paid to us by the financial product issuer/s. We will give you a SoA containing details of our fees, and any payments made to us by a financial product issuer/s if any.

How are any Commissions, fees or other benefits calculated for providing the financial services?

The amount of fees charged will depend on the financial services and products you acquire. Please refer to the Schedule of Fees for further information.

Who Benefits from the fees paid and are there any other factors that could influence the advice I have been given?

Hazelwood Hall Pty Ltd will retain 100% of the fees charged

Will anyone be paid for referring me to you?

We may engage in referral practices with external parties. There may be occasions where Hazelwood Hall Pty Ltd representatives engage in commission sharing and referral arrangements with other Hazelwood Hall Pty Ltd representatives or external parties. Where this occurs, we will tell you in the SoA who will receive that fee or commission and the amount they will receive.

What should I do if I have a complaint?

If you have any complaints about the service provided to you, you should take the following steps.

1. Contact your Provider and tell your Provider about your complaint.
2. If your complaint is not satisfactorily resolved within 7 days, please contact:

Complaints Manager

Hazelwood Hall Pty Ltd

17 Britten St, Glen Iris Vic 3146.

Telephone: 03 9885 3639

Email; trevor@hazelwoodhall.com.au

We will endeavor to resolve your complaint quickly and fairly.

3. If the complaint can't be resolved to your satisfaction you have the right to refer the matter to the relevant External Dispute Resolution Scheme listed below. Hazelwood Hall Pty Ltd is a member of the Financial Ombudsman Service Ltd.:

Financial Ombudsman Service Ltd

GPO Box3

Melbourne VIC 3001

Telephone: 1300 565 562

This External Dispute Resolution Scheme can make a decision that Hazelwood Hall Pty Ltd is obliged to follow.

4. The Australian Securities and Investments Commission (ASIC) also has a Freecall Infoline on 1300 300 630.

What kind of compensation arrangements are in place?

Hazelwood Hall Pty Ltd has Professional Indemnity Insurance policies in place to cover the services we provide you. This includes claims relating to the conduct of a provider that is no longer authorised under Hazelwood Hall Pty Ltd's licence (but who was at the time of the relevant conduct).

If you have any further questions about the financial services Hazelwood Hall Pty Ltd provides, please contact us on 03 9885 3639.

Schedule of Fees

Statement of Advice Preparation Fee

Fees are payable for the preparation of a Statement of Advice (financial plan), this fee can range from \$990 up to \$5,500 (including GST). The actual fee payable will depend on the complexity of the work involved. The actual fee payable will be estimated and agreed with you prior to the preparation of the SoA and subsequently invoiced.

Upfront Fee

A fee payable for costs associated with advising on investment accounts, superannuation accounts and structures and transferring assets or making additional contributions to our account. This fee may be calculated as a flat dollar amount, or based on an hourly rate. This fee will be negotiated and agreed with you prior to the establishment of accounts or the implementation of our recommendations contained within the SoA.

Ongoing Service and Adhoc Fees

Fees for ad hoc advice and services may be charged at an hourly rate in the range of \$220 and \$440 per hour (including GST) depending on the complexity of the work involved and the experience and qualifications of the adviser or employee involved.

Hazelwood Hall Pty Ltd Commitment

Hazelwood Hall Pty Ltd and its subsidiaries respect the privacy rights of our members, customers and other organisations with whom we deal. Hazelwood Hall Pty Ltd is committed to complying with all applicable privacy laws including the Privacy Act 1988 (Cth) and National Privacy Principles.

We will only collect, maintain and use personal information about you if it is necessary for us to adequately provide you the products and services you have requested, provide you with information about other products and services offered by a member of Hazelwood Hall Pty Ltd, or to meet our obligations under applicable Laws (e.g. the Anti-Money Laundering and Counter Terrorist Financing Act (2006) (AML Act). Our detailed Privacy Policy can be found at <http://www.trevoremnett.com.au> or alternatively you may request it by calling 03 9885 3639.

Our Privacy Policy outlines how we collect and use your personal information. Hazelwood Hall Pty Ltd will only disclose personal information to third parties for the purposes of managing, delivering and administering the product and/or service you require. If you have an enquiry or complaint about our Privacy Policy or information handling practices, please contact us by calling 03 9885 3639 or alternatively write to:

Privacy Officer

Hazelwood Hall Pty Ltd
17 Britten St.
Glen Iris Vic 3146