

FINANCIAL SERVICES GUIDE

Part 1 - Version 11.2020

About this Financial Services Guide

Private Wealth Pty Ltd (Private Wealth) ABN 15 771 186 421 holds an Australian Financial Services Licence (AFSL No. 320404) and an Australian Credit Services Licence (ACL No. 320404) issued by the Australian Securities and Investments Commission.

The purpose of this Financial Services Guide (FSG) is to provide you with important information about us and our Authorised Representatives to help you make an informed decision regarding using any of our services, including:

- The services we are authorised to provide
- How we are paid
- Potential conflicts of interest
- Any factors that may influence advice
- Internal and external complaints and dispute resolution procedures

There are two parts to the FSG. Part 1 provides you with details about our business while Part 2 is the Adviser Profile. Please ensure you read both parts before making any decision based on our advice and if you would like more information or clarification, please ask us.

Before your adviser can give you financial advice they must make reasonable enquiries about your personal and financial situation, your future goals and aspirations to ensure advice is appropriate.

All financial advice is provided to you in writing in a Statement of Advice. Your Statement of Advice will disclose fees, commissions and any associations with financial product issuers that may influence recommendations and advice.

If an investment product is recommended, you will be provided with a Product Disclosure Statement. This document contains information about the product to enable you to make an informed decision about acquiring the investment.

About our services

Who is responsible for services provided to me?

Private Wealth Pty Ltd is responsible for the advice and financial services provided to you.

Who do you act for when you provide services to me?

Your adviser acts as an authorised representative of Private Wealth Pty Ltd when giving advice to you. Private Wealth Pty Ltd is responsible for any advisory services your adviser provides. Your advisers' primary duty is to you.

How we are paid

How do I pay for services?

We may charge you a fee based on the time spent developing a Statement of Advice or, alternatively, we may receive payment from the product issuer/s based on the value of the funds you invest (brokerage). All cost, fees or brokerage applicable to investments recommended will be fully disclosed and agreed with you.

How is income received?

Private Wealth Pty Ltd generally receives payment based on a fee for service as agreed with your adviser. We may receive initial brokerage or commission and this is paid by the fund manager or life company with whom you invest. Initial brokerage or commission is included in any entry fees charged by the fund manager. We may also receive annual fees for the duration of your investment. This may range from 0% to 2% depending on the service or product provided.

Other benefits received

From time to time fund managers provide financial support for training and conferences. They may also contribute to costs associated with seminars and advertising. Specific information detailing benefits that relate to investments being recommended to you will be set out in your Statement of Advice.

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What else you need to know

What should I know about risks, strategies and products recommended?

Your adviser will explain any significant risks associated with either products or strategies recommended. Please note that we are not able to control or eliminate the risks associated with investing. You should ask further questions if any aspect is not clear to you.

How can I instruct you?

We generally require you instruct us in person and we rely on your signature for verification. However, there are some products and services where your adviser can receive instructions either by fax or electronic means.

If you have any complaints

Who do I contact if I have a complaint?

Private Wealth Pty Ltd is a member of the Australian Financial Complaints Authority (Member No. 13273). If you have a complaint you should take the following steps:

1. Contact your adviser and inform them of your complaint.
2. If your complaint is not satisfactorily resolved within three days, please put your complaint in writing and send it to: the Complaints Manager, Private Wealth Pty Ltd, PO Box 630, Collins Street West VIC 8007 or call on 03 8539 3082 and your complaint will be handled quickly and fairly.

If the complaint is not resolved to your satisfaction you have the right to complain to the Australian Financial Complaints Authority (AFCA). They can be contacted on 1800 931 678. This service is provided free of charge.

What Insurance is in place?

The law requires Private Wealth to have arrangements in place to compensate certain persons for loss or damage they suffer from certain breaches of the Corporations Act by Private Wealth or its Authorised Representatives.

Private Wealth has internal compensation arrangements as well as professional indemnity insurance that satisfy these requirements.

If you would like a copy of our insurance policy your adviser is able to provide it to you.

Privacy Disclosure Statement

What information do I need to provide?

In order to provide appropriate advice personalised to meet your needs your adviser will ask you a range of personal, financial and lifestyle questions. You have the right not to divulge information about your individual objectives, financial situation and needs, however your adviser will warn you that this may mean the advice you receive is not appropriate for your needs.

We collect your personal information to enable us to provide you with the products and services that are appropriate to your needs. Under the following Australian laws, we may be authorised or required to collect your personal information:

- Corporations Act 2001;
- Australian Securities and Investment Commissions Act 2001;
- Anti-Money Laundering and Counter Terrorism Financing Act, 2006;
- Taxation Administration Act 1953;
- Superannuation Guarantee (Administration) Act 1992; and/or
- Superannuation (Unclaimed Money and Lost Members) Act 1999.

Can I access the information you hold on file?

We maintain a record of your personal profile and recommendations made to you. If you wish to examine your file, please ask us and we will make arrangements for you to do so.

You are entitled to obtain access to the information we hold about you by contacting the Privacy Officer at Private Wealth Pty Ltd on 03 8539 3082 or by writing to the Privacy Officer at Private Wealth Pty Ltd, PO Box 630, Collins Street West VIC 8007.

Providing personal information

We will from time to time disclose information about you to authorised representatives of Private Wealth Pty Ltd and to other professionals, insurance providers, superannuation trustees and product issuers in connection with the provision of financial advice and services. We may also provide information about you to our regulators.

Our Privacy Policy

If you would like a copy of our Privacy Policy please visit our website www.privatewealth.com.au.