

Your Financial Services and Credit Guide



The documents you will receive from us

This Financial Services and Credit Guide, which includes the Representative Profile presented with it, is designed to clarify who we are and what we do, and to help you decide whether to use our services.

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

In addition to this Financial Services and Credit Guide, when we provide you with financial advice, we will also present you with a written Statement of Advice (SOA). This will describe the strategies, products and services we recommend and outline any fees or commissions we will receive and any associations we have with financial product providers or other parties that have not already been disclosed in this Financial Services and Credit 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 by contacting your financial advice specialist any time up to seven years from the date of the advice provided.

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

Credit Assistance

In some circumstances, we may provide you with credit assistance; that is, we may suggest that you apply for a particular contract or increase your credit limit in a particular contract.

We must not provide you with credit assistance where the recommended contract is unsuitable for you. Our assessment of suitability will be detailed in your SOA.

To make this assessment, we must make reasonable inquiries about your requirements and objectives for the credit contract or credit limit increase. We must also make reasonable inquiries about your financial situation and take reasonable steps to verify this information.

Giving us instructions

If you want to make changes to your financial plan or provide other instructions, you can contact us using the details in the Representative Profile. Generally, you will need to give us instructions in writing (eg fax, email or letter) or another method as agreed with your financial advice specialist.

About us

Financial freedom is about enablement.

The financial advice specialists at Godfrey Pembroke are self-employed business owners, so they understand the challenges of managing complexity.

They can help you manage yours by establishing a strategic plan, guided by specialist area expertise. They will set in place the structures and disciplines to see that plan through and collaborate with you to build your life, to your design.

Godfrey Pembroke is an Australian financial advice company that has offices in most capital cities and large regional centres. Established in 1981, we now manage more than \$5.2 billion on our clients' behalf and service individual investors, small businesses and corporations.

As part of the National Australia Group since 2000, we provide our clients with the security of being backed by one of Australia's largest financial institutions.

Godfrey Pembroke is an Australian Financial Services Licensee and a Principal Member of the Financial Planning Association of Australia (FPA), the peak professional organisation representing the financial planning sector in Australia.

Our associations and relationships

At Godfrey Pembroke we pride ourselves on providing a comprehensive range of financial advice services. Our network of self-employed advisers bring specialist expertise to bear, and they understand intimately how to manage complexity. The Godfrey Pembroke history is underpinned by unparalleled customer service and personal attention to our clients' needs.

Godfrey Pembroke Limited is responsible for the financial services and advice your Godfrey Pembroke financial advice specialist provides to you. Our financial advice specialists are authorised representatives of Godfrey Pembroke Limited ABN 23 002 336 254, Australian Financial Services Licensee Number 230690.

A number of companies within the National Australia Group are financial product providers whose products we recommend. They include: MLC Investments Ltd; Navigator Australia Ltd; NULIS Nominees (Australia) Limited; MLC Ltd; NAB OnLine Trading Ltd; Jana Investment Advisers Pty Ltd; Plum Financial Services Ltd and National Australia Bank Ltd.

Our financial advice specialists can also recommend appropriate products from a broad range of financial product providers outside of the National Australia Group to help you realize your goals and objectives.

How we manage your personal information

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

Without this information, your financial advice specialist 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, primarily aimed at providing you with the financial services you have requested and to contact you about other products and services that may be relevant to you.

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 by your financial advice specialist.

You are entitled to obtain access to the information we hold about you, or any preliminary assessment about the suitability of a credit contract by contacting your financial advice specialist. In some circumstances, permitted by law, we may deny you access to that file and in that event, we will provide the reason why.

Disclosing your personal information

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

- other financial advice specialists, paraplanners and organisations who work 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;
- organisations involved in a business restructure or a transfer of all or part of the assets of our business;
- government authorities and other organisations when required by law.

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 your financial advice specialist.

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

How you can pay for our services

At Godfrey Pembroke, you can pay for the services you receive on a fee for advice basis.

This allows you to know what you are paying for our advice irrespective of any product you use, clarifies the services you are entitled to, and ensures all recommendations are driven by your needs.

We will agree with you the amount you pay based on:

- the amount you invest;
- an hourly rate;
- a flat dollar fee, 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 commission we may receive from a financial product provider when you commence an insurance contract or loan product; or
- a combination of the above.

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

Other payments we may receive

We will provide you with details of all fees, commissions, 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, commissions or other benefits we receive in relation to any other financial service we provide you.

Benefits we may receive

Sometimes in the process of providing advice, our financial advice specialists may receive benefits from product providers.

Conferences

Our financial advice specialists may attend conferences subsidised in whole or part by product providers. Eligibility to attend may be based on business revenue targets as well as achieving our internal quality standards and accreditation. Godfrey Pembroke may also receive sponsorship payments from product providers to subsidise our own conferences and professional development events.

The Representative Profile provides details of other benefits your financial advice specialist may receive.

Non-monetary benefits

Godfrey Pembroke and your financial advice specialist 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 your financial advice specialist.

Referrals

If you have been referred to us or we refer you to someone else, we may pay or receive a referral fee, commission, or benefit for that referral. This is generally:

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

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

Your confidence in our advice

Your satisfaction is of paramount importance to us and we have procedures in place to resolve any concerns promptly, and fairly.

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

Our complaints procedure

If your financial advice specialist has not satisfactorily resolved your complaint, please put your complaint in writing or contact our Advice Disputes Resolution Manager on **1800 611 950**

Please address the envelope 'Notice of Complaint' and send it to:

**Advice Disputes Resolution Manager
Godfrey Pembroke Limited
PO Box 1086
North Sydney NSW 2059**

If your complaint isn't resolved within 45 days or to your satisfaction, you may then refer the matter to the Financial Ombudsman Service (FOS), an independent complaints handling body. We are a member of the FOS. FOS provides a free, accessible, fair and independent dispute resolution service to consumers.

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

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

Godfrey Pembroke holds professional indemnity insurance that satisfies the requirements (Section 912B) of the Corporations Act. This insurance also covers the conduct of financial advice specialists who were authorised by us at the time of your complaint, but are no longer representatives of Godfrey Pembroke.



Godfrey Pembroke
Financial Consultants

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