esencia wealth

Financial Services & Credit Guide

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Version 5



This Financial Services Guide has been authorised for distribution by the authorising licensee:

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We may also operate from other professional office locations from time to time.

Current office contact details are available on request or via our website.

This Financial Services and Credit Guide ("FSCG" or the "Guide") provides you with important information about Esencia Wealth Partners Pty Ltd ("EWP" or "Licensee"), and its Authorised Representatives, who will provide you with the financial services described in this Guide. It is designed to help you evaluate and make an informed decision about whether to use the financial services described in this Guide. We suggest you retain this Guide for your future reference. If any part of this Guide is not clear, please speak to your financial adviser.

This Guide consists of two parts. Part 1 of this Guide contains important information about:

- The financial services we offer as Authorised Representatives of EWP;
- EWP as the holder of an AFSL;
- The financial services we offer;
- The process we follow to provide financial services;
- How we and our associates are paid;
- Any arrangements which may influence our advice to you;
- How we protect your privacy; and
- Who to contact if you have a complaint or if you are not satisfied with the services provided.

Part 2 of this Guide is an Adviser Profile and includes information on the services we are authorised to provide on behalf of EWP.

References in this Guide to 'me', 'I', 'us', 'we', and/or 'our' should be read as either EWP or your 'Authorised Representatives' of EWP, as the context requires.

Statement of Non-Independence

Esencia Wealth Partners Pty Ltd and it's authorised representatives are not independent, impartial, or unbiased as defined in Section 923A of the Corporations Act due to the receipt of payments from joint venture arrangements that receive commissions from the sale of life insurance products and mortgage broking services.
The Esencia Wealth Partners Pty Ltd Australian Financial Services Licence is fully owned and operated by its Directors and Employees and not associated with or controlled by any financial institution.

PART 1

Part 1 contains the following sections:

- Financial Services & Credit Guide (Section 1);
- Privacy Statement (Section 2); and
- Are you satisfied? (Section 3).

You must read each of these sections in conjunction with Part 2, which provides more detail to allow you to make an informed decision about whether to use the financial services we offer.

Together, these documents form the complete FSCG which we, as Authorised Representatives, are required to provide.

About Us

Esencia Wealth Partners Pty Ltd (EWP), the holder of Australian Financial Services Licence (AFSL) and Australian Credit Licence (ACL) No 511532 is authorised to provide advice on and deal in a range of financial services described in more detail over the page.

Esencia Wealth Pty Ltd (EW) is a Corporate Authorised Representative (number 001308838) of EWP and is authorised by EWP to provide advice on and deal in the same range of financial services as EWP under its AFSL. EWP is also a Corporate Representative (number 561521) under its ACL to provide credit advice and services.

Whether you've previously received financial services advice or not, Esencia Wealth can develop financial solutions tailored to your circumstances.

SECTION 1

Financial Services & Credit Guide

Who Provides The Financial Services Described In This FSCG?

The financial services described in this FSCG are provided by us as Authorised Representatives of EWP.

Part 2 of this Guide contains further details about your financial adviser and credit adviser, plus their experience, qualifications, and professional memberships.

Who Is Responsible For Those Financial Services?

EWP holds an AFS and Credit Licence issued by the Australian Securities and Investments Commission (ASIC), which enables us to offer financial advice and credit advice services. As the licensee, we are responsible for the delivery of the services provided by our financial and credit advisers.

We act on our own behalf when providing the services we are authorised to provide.

Provisional Financial Advisers

Our advisers may supervise a provisional financial adviser completing their professional year. If a provisional financial adviser assists with your advice, his or her supervisor will inform you of matters relating to the provisional financial adviser in accordance with the Corporations Act 2001 (Cth).

A provisional financial adviser's supervisor is responsible for any personal advice provided by the provisional financial adviser to you.

What Financial Services Do We Offer?

We are authorised by EWP to provide financial product advice and to deal in a wide range of products (unless otherwise stated in Part 2 of this Guide):

- Deposit and Payment Products
  - Basic Deposit Products
- Non-basic Deposit products
- Derivatives*
- Government Debentures, stocks or bonds
- Life Products
- Investment Life Insurance products
- Life Risk Insurance Products
- Managed Investment Schemes, including IDPS
- Managed Investment Schemes, MDA Services
- Retirement Savings Account Products
- Securities including listed securities
- Standard Margin Lending facilities
- Superannuation - All

*Only appropriately accredited advisers can advise you on derivatives. We reserve the right to restrict any client from using derivatives.

We can provide specialist advice and services in the following areas (unless otherwise stated in Part 2 of this Guide):

- Ongoing Advisory Services;
- Cash Flow Planning advice;
- Personal Insurance strategies;
- Investment strategies;
- Wealth Accumulation advice;
- Portfolio management services;
- Superannuation advice;
- Self-Managed Superannuation Fund advice;
- Retirement advice;
- Redundancy advice;
- Centrelink / Social Security Benefits advice;
- Aged Care strategies;
- Estate Planning advice;
- Advice on Ownership and Entity Structures
- Mortgage Broking Services

Unless noted in a Part 2 Adviser Profile, our advisers are all registered to provide Tax (Financial) Advice services. Based on the information collected from you, your adviser will consider the tax consequences of the financial advice they provide. This advice, however, will not include a full assessment of your overall tax position or your tax liabilities and obligations. You should seek specialist tax advice from your accountant.

What Products Are Available?

A range of financial products offered by many leading financial product providers are available to our advisers when they provide personal advice. Details of the available products our advisers are authorised to provide advice about are contained in the Approved Product List (APL) and Approved Lender Panel.

Internal and external experts provide financial product research, which is used to carefully select and maintain an extensive list of Approved Products and Lenders for us to select from

When providing personal advice to you, our advisers may only recommend a product to you if they consider it appropriate after considering your objectives, financial situation and needs. Your adviser is not required to tell you about products that are not on the APL or Lender Panel and they may benefit from a product recommendation, including where the product issuer earns fees.

How Do We Ensure That The Personal Advice We Give You Suits Your Needs And Objectives?

To ensure your adviser provides personal advice that is appropriate, we firstly need to understand your objectives, financial situation and needs. Your adviser (referred to as 'we' below) will follow a step-by-step process as outlined below:

1. We will meet with you for an initial consultation. During this meeting we will discuss your expectations and provide you with details of the services we can offer.
2. We will collect all the information we need from you, including your objectives, financial situation and needs. If you do not wish to provide the information we require, we will advise you of the possible consequences of not disclosing all this information and the impact on the recommendations given. This may include not being able to provide advice on the subject matter you request.
3. We will help you identify your goals and may discuss your attitude towards investment risk.
4. We may consider strategies and areas such as income, social security, insurance, cash, and estate planning requirements. Where we recommend a financial product, we will also conduct a reasonable investigation of the financial products that may be suitable for implementing the strategies as part of the recommendations. Based on these and other considerations, we will prepare and present you with a written Statement of Advice (SoA), Credit Proposal or in some cases depending on the circumstances, a Record of Advice (RoA). We will explain in the SoA, Credit Proposal, or RoA, the basis for the advice, and any remuneration, benefits or associations which could have influenced the advice.

Where we recommend financial products, we will provide you with a PDS or other disclosure document containing information about each product recommended, to help you make an informed decision about whether to invest in or acquire that product.

1. We will discuss our recommendations with you, make any changes you require and ask you whether you would like us to implement those recommendations on your behalf.
2. If you agree, we will then implement those recommendations.
3. We will meet with you periodically to review your financial circumstances if we agree to an ongoing advice service arrangement which includes a regular review component. If an ongoing advice service arrangement is entered, this will be documented in your Ongoing Advice Service Arrangement Letter and/or SoA. We will seek your consent to renew your arrangement annually.

We will also explain to you any significant risks of the financial products and strategies which we recommend to you. If you are unclear of the risks, do not hesitate to question us further.

In certain circumstances, we may not provide you with personal advice via a SoA or RoA, as outlined above. These circumstances may include:

1. Where we provide you with only general advice, such as through seminars and newsletters;
2. When we are acting under a Managed Discretionary Account (MDA) Service which allows us to manage investments on your behalf, once you have accepted this service in a SoA.
3. Further advice or verbal advice – if you previously received advice recorded in a SoA, any further personal advice provided by us may be recorded in a RoA. We will not necessarily provide you with a copy of the RoA unless you request it (see below).

What Documents Do You Receive If We Provide Further Advice?

Where a further review is conducted, and personal advice is provided, in some circumstances we are not required to provide you with a SoA for this further advice. Where this is the case, if you have not already been provided with a RoA, you may request a copy of the RoA from us by contacting us (on any of the contact details set out in Part 2 of this Guide) for a period of seven years from when further advice was first provided to you.

Where Credit Advice is provided you will be issued with a Credit Proposal.

How Can You Instruct Us?

You may specify how you would like to give us instructions, for example, by phone or email using any of the contact details set out in Part 2 of this Guide. Alternatively, you may provide instructions to us in person. Where instructions are provided by telephone, these must be confirmed in writing.

Other Services

We may provide services other than financial planning services, such as supporting you with your tax return.

While we may provide these other services, you should understand that these other services are not provided on behalf of EWP's AFSL and EWP does not train, support or supervise the provision of these other services and has no responsibility in relation to these services.

Examples of the services which EWP is not responsible for include:

- Personal advice relating to acquisition, development or disposal of direct property;
- General insurance services;
- Accounting and audit services;
- Legal services; and
- Administration and compliance of Self-Managed Superannuation Funds.

How Are We Paid For Our Services?

We and EWP may receive:

- fees paid by clients;
- commissions paid by product providers;
- other benefits.

Fees and commissions are payable to EWP. EWP may pay up to 100% of any fees and commissions to Esencia Wealth Pty Ltd.

Details of any fees, commissions, or other benefits that we, EWP or other associated persons are entitled to receive if you implement our recommendations in relation to a specific financial product, will be disclosed to you in your SoA, RoA or Credit Guide when personal advice is given.

What Type Of Fees, Commissions, Payments And Other Benefits Do We Receive For Our Services?

If the fees, commissions, or other benefits are not calculable at the time we provide personal advice, we will describe the way they are calculated at the time the advice is given or as soon as practicable after. If you receive general advice you may request particulars of the fees, commissions, and other benefits that we may receive, within a reasonable time after this FSCG is given to you.

The types of fees, commissions and other benefits we may receive include the following:

Service fees
We will discuss and agree our fee structure with you before we provide you with services. The types of fees you can be charged are listed below. You may be charged a combination, or part of, any of these fees.

Fees for advice
We may charge fees for the initial consultation, preparation, presentation, and implementation of our advice.
These fees will be based on your individual circumstances, the complexity involved in your situation and the time it takes to prepare personal financial advice for you. We will discuss these fees with you and obtain your agreement to the fees before we provide you with advice.

Ongoing fees for advice
We may charge a fee for the provision of ongoing services. This fee will be agreed with you and is either a set amount, and/or an amount based on the amount of funds under our advice, and/or the time involved.

Brokerage fees
You may incur brokerage on all listed securities transactions at a minimum rate of $105.00 or 0.55% of the transaction value, whichever is the greater (incl. GST). Where one-off or specialised transaction services are required, you may incur a higher brokerage fee of up to 2.25% of the transaction value (incl GST). You may also be charged by external parties for international listed transactions, which include settlement, clearance, custody and foreign exchange fees. Any fee EWP receives will be disclosed to you at the time of the recommendation.

Arrangement and/or placement fee
Applies in instances where we present you with an investment opportunity which requires due diligence to be carried out by Esencia Wealth and analysis and assessment by the Esencia Wealth Partners Investment Committee.

Referral fees
If we refer you to another business to provide you with services, we may receive referral fees. Those fees may vary according to the party to whom we are referring, and the products involved. We will provide written notification to you if we are likely to receive referral fees for referring you to another service provider.

Payment methods
Our fees are either invoiced directly, paid by direct debit, or deducted from your investments; or a combination of these methods. Where it is debited from your investments it is normally referred to as the Adviser Service Fee. In most instances you will be able to select the method of payment that suits you best. We will discuss and agree to the method of payment with you before we provide you with services.

Relationships & Associations

Life Insurance
Whilst we are authorised to provide insurance advice, EW has chosen to refer its clients to our joint venture partner MBS Insurance Co Pty Ltd ('MBS Insurance'), who provide specialist insurance advice, and we do not receive any commissions directly. MBS Insurance is a Corporate Authorised Representative of MBS Advice Licence Pty Ltd ABN 25 654 854 136 AFSL 536983 and are responsible for the advice they provide. Where an insurance policy is established via MBS Insurance, EW will benefit from any referrals by way of profit sharing and shareholder distributions.

Mortgage Broking Services
EW has a joint venture arrangement with Crew Financial to offer mortgage broking services. Crew Group Holdings (ABN 93 660 155 411) is a Corporate Representative (567145) of Mortgage Specialists Pty Ltd Australian Credit Licence 387025 and are responsible for the mortgage broking services provided.

EW will benefit from any referrals by way of profit sharing and shareholder distributions.

Managed Discretionary Account (MDA) Services
Certain authorised advisers of EW may recommend an MDA service provided by a related entity within the Esencia Wealth group. Where this occurs, any relevant relationships, conflicts of interest and fees will be disclosed in your SoA and associated disclosure documents.

Credit Products

An upfront commission is payable by lenders in relation to settled (drawn-down) loans and is calculated as a percentage of the loan amount. It is usually paid after settlement of the loan. Trail commission is payable by lenders in relation to settled (drawn-down) loans. It is calculated monthly on the outstanding loan balance and is paid in arrears. The upfront and trail commissions that we are paid by lenders are not payable by you. Details of commission to be received will be included in the Summary of Requirements and Credit Proposal document that we will provide you with when credit assistance is provided.

Credit Panel

This section provides information about the lenders we have conducted the most business and the lenders with which we hold an accreditation.

Esencia Wealth top six lenders are as follows:

- Macquarie Bank
- Suncorp
- Ubank
- ING
- Bankwest
- Commonwealth Bank of Australia

Esencia Wealth are also accredited with numerous other lenders.

SECTION 2

Confidentiality

Why we Collect your Personal Information

We collect personal information, including sensitive information (e.g. health information), from you to provide you with services including financial advice.

We may also use your information to comply with legislative or regulatory requirements in any jurisdiction, to prevent fraud, crime or other activity that may cause harm in relation to the products or services provided, and to assist us in running our business.

If you provide us with either incomplete or inaccurate information, the advice you receive may not be appropriate to your circumstances. If you do not provide all the information requested, we may no longer be able to provide a product or service, including financial advice**,** to you.

Collecting and Disclosing your Personal Information

As a business operating in Australia, we are required to adhere to the Australian Privacy Principles (APPs) contained in the Privacy Act 1988 (Cth) (the Privacy Act), which regulate the collection, storage, use, and disclosure of personal and sensitive information.

Information about how we comply with the APPs can be found in the Privacy Policy available on our website, or you can request a copy from us through any of the contact details on page 2 of this FSCG.

SECTION 3

Are you satisfied?

What To Do If You Have Any Concerns About Our Services

We endeavour to provide you with quality financial advice. If you have a complaint or concern about the service provided to you, we encourage you to take the following steps:

Contact your adviser with your concern.

If your concern is not resolved to your satisfaction, please contact our Complaints Manager below. We will try to resolve your complaint quickly, fairly and within prescribed time frames.

Complaints Manager
Esencia Wealth
Suite 21.02, Level 21, Governor Phillip
Tower,
1 Farrer Place, Sydney NSW 2000
Phone: 02 9188 2903
Email: afsl@esenciawealth.com.au

If your complaint is not resolved to your satisfaction within 30 days, you have the right to refer the matter to the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

In writing to:	Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001
Website:	www.afca.org.au
Email:	info@afca.org.au
Phone:	1800 931 678 9 (free call)

The Finance Brokers Association of Australia Limited (FBAA), is the nation's leading broker association for finance and mortgage professionals. The FBAA's core functions are to develop and uphold the Code of Practice as adopted by industry professionals who offer consumer finance, commercial finance, lease and motor vehicle finance, business and debtor finance, as finance/mortgage brokers.

The FBAA manages complaints and disciplinary procedures which are designed to eliminate unacceptable working practices amongst members, by providing a Disciplinary Tribunal approved by the ACCC. You may contact the FBAA via:

Website:	www.fbaa.com.au
Phone:	07-3847-8119

Before you send your concern to any of these respective bodies, please contact them first to understand the process of lodging your concern with them.

Our Compensation Arrangements

We have arrangements in place to maintain adequate professional indemnity insurance as required by s912B of the Corporations Act 2001. This insurance provides cover for claims made against us and our financial advisers, including claims in relation to the conduct of financial advisers who no longer work for us but who did so at the time of the relevant conduct.