



# Financial Services Guide

**This Financial Services Guide (FSG) sets out the services that we can offer you. It is designed to assist you in deciding whether to use any of those services.**

## INSIDE THIS GUIDE

- ❖ **About the FSG**
- ❖ **What you need to know before receiving our advice**
- ❖ **What will happen when you receive our advice**
- ❖ **If you have any Complaints?**
- ❖ **Our Professional Insurance**
- ❖ **Our Privacy Code**

**FOR INVESTORS, SOCIETY AND THE ENVIRONMENT**

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BATTERY POINT TAS 7004

(T) (03) 6234 6336  
PO BOX 161  
BATTERY POINT TAS 7004

Tas Ethical Pty Ltd Corporate Authorised Representative: 235605



# ABOUT THE FSG

You have the right to ask us about our charges, the type of advice we will provide you, and what you can do if you have a complaint about our services.

This Financial Services Guide (“FSG”) is intended to inform you of certain basic matters relating to our relationship, prior to us providing you with a financial service. The matters covered by the FSG include, who we are, how we can be contacted, what services we are authorised to provide to you, how we (and any other relevant parties) are remunerated, details of any potential conflicts of interest, and details of our internal and external dispute resolution procedures, along with how you can access them.

It is intended that this FSG should assist you in determining whether to use any of the services described in this document.

You should also be aware that you are entitled to receive a Statement of Advice whenever we provide you with any advice, which takes into account your objectives, financial situation and needs. The Statement of Advice will contain the advice, the basis on which it is given and information about fees, commissions and associations which may have influenced the provision of the advice.

If we provide you with further advice, and we do not provide it in writing, you may request a copy of the record of that advice. A copy is available at any time up to 7 years from the date our representative gave the advice to you. Further advice may be given by our representative if your personal circumstances have not significantly changed, and that further advice is related to the advice we provided to you in a previous Statement of Advice.

You can request the record of the advice by contacting the representative or us in writing or by telephone or by email.

In the event we make a recommendation to acquire a particular financial product (other than securities), we must also provide you with a Product Disclosure Statement containing information about the particular product, which will enable you to make an informed decision in relation to the acquisition of that product.

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**Ethical Investment Advisers Pty Ltd ABN 26 108 175 819**  
Registered Head Office: 35 Edith Terrace, Red Hill QLD 4059  
Australian Financial Services License Number: 276544



# BEFORE YOU RECEIVE OUR ADVICE

Before we provide any official advice to you, we would like to make sure that you're comfortable with the following details.

## Who will be providing the financial service to me?

**Ethical Investment Advisers Pty Ltd**

**ABN:** 26 108 175 819

**Australian Financial Services Licence Number:** 276544

Ethical Investment Advisers has been established by financial advisers who have been working in the financial services industry for more than 20 years, providing a range of wealth advice and assistance to help people grow, manage and protect their wealth.

Tas Ethical Pty Ltd is a Member Firm and Corporate Authorised Representative of Ethical Investment Advisers. Our Corporate Authorised Representative number issued by the Australian Securities and Investments Commission (ASIC) is 235605.

**Location:** 86 Hampden Road,  
Battery Point Tas 7004

**Postal Address:** PO Box 161,  
Battery Point Tas 7004

**Tel No:** (03) 6234 6336

**Email:** prosper@tasethical.com.au

## Who is my adviser?

### **Tas Ethical Pty Ltd (ASIC Authorised Representative: 235605)**

Tas Ethical has been providing financial planning services for over 25 years to individuals and businesses. We motivate people to create and manage wealth and protect themselves and their dependents from financial risk. We have over \$80 million under advice, six hundred clients and a staff of four including two planners.

In 2010 Tas Ethical was awarded Practice of the Year (Vic/Tas) by our previous Licensee.

## Experience you can trust

The following individuals are authorised by Ethical Investment Advisers to provide personal financial advice through Tas Ethical Pty Ltd.



### **Stuart Barry**

#### **ASIC Authorised Representative: 322405**

Uniquely for a financial adviser, Stuart has actual hands-on experience in the complexities of the global financial markets having worked for 27 years for organisations such as ING, Westpac and Queensland Treasury Corporation. In his last role he was in charge of ING's investment operations for both South Korea and Japan.

As a Certified Financial Planner, he has the highest certification that can be awarded to a financial adviser. His unparalleled depth of knowledge and experience enables his clients to profit from his expertise by using smart investment choices and enjoying the comfort of having a pro on their side. In 2010 Stuart was a National finalist in Financial Wisdom's value of advice awards.



### **Anne Quon**

#### **ASIC Authorised Representative: 453986**

Anne upholds the ethos and aims of ethical investing and is passionate about investing in clean, green investments for a better future. Anne brings with her a wealth of knowledge both in the Advice area and the general banking industry, with 23 years' experience in total.

Anne is a people person who gets to understand and know her clients so that she can work one on one with them to realise their goals and objectives. No two clients are alike, so it is important to her that her clients understand their needs and investments. Anne also works with her husband to support him in his self-employed business interests. Anne and Colin have run various small businesses over the last 22 years and understand the complexities and challenges that small business owners work with.



### **Christopher Lang**

#### **ASIC Authorised Representative: 1003836**

Chris is a customer focused adviser who grew up exploring Tasmania's outdoors, discovering for himself the importance and beauty of our wilderness areas. He aims to find investments which sustain and support our natural environment for future generations. Chris seeks to guide and support you through your financial journey by understanding your personal goals and ethics, combining this with his experience and skills in financial services.

Chris graduated in 2012 with a Bachelor's degree in Financial Planning, with distinction. He was accepted into a highly competitive national graduate program, and has worked as an adviser in Tasmania since.



### Christine Lonsdale

#### ASIC Authorised Representative: 395842

Christine holds an Advanced Diploma in Financial Services (Financial Planning). Christine joined us in early 2005 having completed Business Skills Cert III as part of a traineeship with the Derwent Valley Council. Christine's first role at Tas Ethical was as our customer service officer - with her first class people and financial skills she has worked her way up and is now an adviser.

In addition to her advice, Christine excels at preparing first class financial plans and sorting out all the complex issues a busy practice throws up

### **Do any relationships or associations exist which might influence you in providing me with the financial services?**

Neither Stuart Barry, Anne Quon, Christine Lonsdale, Tas Ethical Pty Ltd, Ethical Investment Advisers, nor any related bodies corporate have any relationships or association with any product issuer that could be expected to influence us in the provision of the financial services

### **What kinds of financial services are you authorised to provide me, and what kinds of products do those services relate to?**

Tas Ethical Pty Ltd is authorised by Ethical Investment Advisers to offer the following:

- Wealth Creation
- Investment Management
- Strategy Review
- Financial Planning Strategies
- Retirement Planning
- Self Managed Superannuation Funds
- Superannuation Needs & Administration
- Debt Management
- Direct Shares
- Margin Lending
- Personal Insurances
- Estate Planning
- Certified for Ethical Investment

**Disclosure:** Ethical Investment Advisers (AFSL 276544) has been certified by RIAA according to the strict disclosure practices required under the Responsible Investment Certification Program. See

[www.responsibleinvestment.org](http://www.responsibleinvestment.org) for details.



CERTIFIED BY RIAA



As an Authorised Representative of Ethical Investment Advisers Pty Ltd, **Stuart Barry, Anne Quon, Christopher Lang and Christine Lonsdale** can provide advice on and deal in the following products:

- Deposit Products
- Non-Cash Payment Products;
- Government Debentures, Stocks & Bonds;
- Managed Investment Schemes;
- Superannuation;
- Personal Life Insurance Cover
- Securities;

We can advise you in respect of Securities and provide a service to buy or sell Securities. The cost of the purchase or sale of direct investments such as shares in listed companies or units in listed property trusts will be passed on to you. Current fees range from 0.55% to 1.10% of the value of the trade (usually subject to a minimum fee) and are payable to the relevant stockbroker.

### **Who do you act for when you provide financial services for me?**

Ethical Investment Advisers is responsible for the financial services provided to you.

### **How will I pay for the service?**

#### Initial advice process

At your first meeting you will meet one of our advisers to talk about your goals and how we can help. One of the most important aspects of selecting a financial adviser is choosing someone you trust and feel comfortable working with.

From our discussion, we will have a good understanding of your situation and needs. With this knowledge we will quote you a flat fee for the full advice process.

Our goal is that you leave the first interview with a clear idea of what we can do for you and how much our advice will cost.

#### Ongoing advice

Should you choose to retain us for ongoing financial advice, fees are payable based on a percentage of your funds under our advice. Full details of the fees payable will be disclosed in your Statement of Advice.



## Do you receive remuneration, commission, fees or other benefits in relation to your provision of financial services and how is that commission calculated?

1. Ethical Investment Advisers receives 100% of the fees and retains approximately 10% of all fees to cover a flat monthly administration fee of \$2500 per month and Professional Indemnity costs. The remaining funds are paid to Tas Ethical Pty Ltd. Chris Lang, Anne Quon and Christine Lonsdale are employees of Tas Ethical Pty Ltd and are on salary based remuneration. Stuart Barry is a director and employee of Tas Ethical Pty Ltd and is paid a salary and may receive distributions/dividends from this entity.
2. From 1 July 2014, investment providers cannot pay commissions (other than those grandfathered); however insurance commissions may still apply.
3. Ethical Investment Advisers Pty Ltd may receive initial and ongoing commissions for the insurance products we recommend, which may be up to 77% (inclusive of GST) of the initial annual premium and up to 22% (inclusive of GST) of the ongoing renewal premium.

*For example; if your first year premium was \$1,000 and the initial commission was 77%, Ethical Investment Advisers Pty Ltd will receive \$770. If your premium for the second and subsequent years was \$1,000 and the ongoing commission was 22% Ethical Investment Advisers Pty Ltd will receive \$220 per annum.*

Details of any commissions we may receive will be disclosed to you in a Statement of Advice

4. We do not receive a bonus from the licensee based on income generated.
5. If you have been referred to Tas Ethical by another party, then neither Ethical Investment Advisers nor Tas Ethical will pay a fee to that party.
6. The exact amounts of any fees, commissions, bonuses or other incentives received by us and the licensee will be included in a Statement of Advice that we will provide to you.

# WHEN YOU RECEIVE OUR ADVICE



## **Will you provide me advice, which is suitable to my needs and financial circumstances?**

Yes. But to do so we need to find out your individual objectives, financial situation and needs before we recommend any financial products or services to you.

You have the right not to divulge this information to us, if you do not wish to do so.

In that case, we are required to warn you about the possible consequences of us not having your full personal information. You should read the warnings carefully

## **What should I know about the risks of the financial products or strategies you recommend to me?**

We will explain to you any significant risks of financial products and strategies, which we recommend to you. If we do not do so, you should ask us to explain those risks to you

## **What information do you maintain in my file and can I examine my file?**

We maintain a record of your personal profile, which includes details of your objectives, financial situation and needs. We also maintain records of any recommendations made to you.

We are committed to implementing and promoting a privacy policy, which will ensure the privacy and security of your personal information. A copy of our privacy policy is enclosed for your information.

If you wish to examine your file, we ask that you make a request in writing and allow up to fourteen (14) working days for the information to be forwarded.

We may charge a fee to cover the cost of verifying the application and locating, retrieving, reviewing and copying any material requested. If the information sought is extensive, we will advise of the likely cost in advance and can help to refine your request if required.

## **Can I provide you with instructions and tell you how I wish to instruct you to buy or sell my financial products?**

Yes. You may specify how you would like to give us instructions, however we require fax, e-mail or written confirmation of instruction unless it is time critical.



# IF YOU HAVE ANY COMPLAINTS

Ethical Investment Advisers is a member of the Australian Financial Complaints Authority. If you have any complaint about the service provided to you, please take the following steps:

1. Contact us and tell us about your complaint.
2. If your complaint is not satisfactorily resolved within 3 days, please contact the Manager of Ethical Investment Advisers or put your complaint in writing and send it to PO Box 623 Paddington QLD 4064. We will seek to resolve your complaint quickly and fairly.
3. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

## Australian Financial Complaints Authority Contact Details:

**Website:** [www.afca.org.au](http://www.afca.org.au)

**Email:** [info@afca.org.au](mailto:info@afca.org.au)

**Telephone:** 1800 931 678 (free call)

**In writing to:** Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

AFCA offer a conciliation process in which a case officer of the Service tries to resolve the complaint by communicating with the complainant and the member involved, or by referring the complaint for a conciliation conference.

If conciliation fails, or is unlikely in the opinion of the case officer to resolve the complaint, an arbitration by an Adjudicator or a Panel leading to a decision on the complaint. These procedures are free of charge to complainants.

**To Find out more about how the AFCA assists investors, you can view their information on the website above.**

## OUR PROFESSIONAL INDEMNITY INSURANCE

Ethical Investment Advisers will take reasonable steps to ensure that we have Professional Indemnity Insurance cover that will meet the requirements of s912B Corporations Act to provide compensation to persons who successfully claim for losses suffered due to breaches of licensee obligations by representatives and staff who are or were a representative or employee of Ethical Investment Advisers at the time the advice was provided.



# ETHICAL INVESTMENT ADVISERS PTY LTD

## PRIVACY COLLECTION STATEMENT

**The privacy of your personal information is important to us.**

### **1. Your adviser will ask you many questions. Why is so much information required?**

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,
- Taxation Administration Act 1953,
- Superannuation Guarantee (Administration) Act 1992 and
- Superannuation (Unclaimed Money and lost members) Act 1999

As those acts are amended and any associated regulations. From time to time other acts may require, or authorise us to collect your personal information.

We are required to collect sufficient information to identify a person's needs, objectives and financial circumstances so that we can provide appropriate financial advice.

We will gather the information by asking you numerous questions about you and possibly your family. We will record this information. We endeavour to retain accurate, complete and up to date personal information about you so we will ask you to review the information from time to time.

If the information you provide to us is incomplete or inaccurate this will impact on our analysis of your requirements and may result in advice that is not appropriate to your needs and circumstances. If this does occur you will need to make your own assessment concerning the appropriateness of our advice.

At times, we may collect personal information from someone other than yourself and you may not be aware that we collect or have collected this information.

### **2. Access and correction**

You may (subject to permitted exceptions) access and update your information by contacting us. You may access the personal information we retain and request corrections. This right of access is subject to some exceptions allowed by law.

We will give you reasons if we deny access though will endeavour to ensure that at all times the personal information about you that we hold is up to date and accurate. The accuracy of the personal information is dependent to a large degree on the information you provide and you should advise us if there are any errors in your personal information.



### **3. Providing personal information**

We may provide personal information to:

- organisations (who are bound by strict confidentiality) to whom we outsource certain functions such as our auditors. In these circumstances, information will only be used for our purposes;
- other professionals such as solicitors, accountants and stockbrokers when a referral is required;
- entities based overseas (see below for details);
- third parties when required to do so by law, e.g. legislation or Court Order.

### **4. Overseas disclosure**

Sometimes we need to provide personal information to or get personal information about you from persons located overseas. For example we may outsource a function involved in the financial planning business to someone based overseas. Nevertheless, we will always disclose and collect your personal information in accordance with Privacy Principles.

### **5. Identifiers**

Although in certain circumstances we are required to collect government identifiers such as tax file numbers, Medicare number or pension card number, we do not use or disclose this information other than when required or authorised by law or unless you have voluntarily consented to disclose this information to any third party.

### **6. Dealing with us anonymously or using a pseudonym**

The nature of the provision financial services does not lend itself to treating customers with anonymity. All transactions require personal information about the individual for whom the transaction is being completed. However, in some instances we may be able to provide information or a service anonymously or to you under a pseudonym, for example, enquiries about products from a potential client.

You can deal with us anonymously where it is lawful and practicable to do so.

### **7. Marketing Practices**

Every now and then we might let you know, via mail, SMS, telephone or online, about news, products and services that you might be interested in. We will engage in marketing unless you tell us otherwise. At any time, you can contact us to update your marketing preferences.



## **8. Sensitive Information**

Without your consent, for example where information is provided by you for insurance and or risk purposes, we will not collect sensitive information about you. Exceptions to this include where the information is required by law, or for the establishment, exercise or defence of a legal claim.

## **9. Privacy Complaints**

If you believe your privacy has been breached or you have a privacy complaint, you should write to us by email at [louise@ethicalinvestment.com.au](mailto:louise@ethicalinvestment.com.au) or to the Privacy Officer at PO Box 623 Paddington QLD 4064.

If Ethical Investment Advisers Pty Ltd does not satisfactorily address your complaint you can escalate it to the Office of Australian Information Commissioner.

## **10. Our Privacy Policy**

We have a more detailed Privacy Policy if you require more information please ask.