

Financial *Services Guide*

Issued by Zone Financial

Version 1.0 November 2023



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Purpose of this Financial Services Guide

This Financial Services Guide ("FSG") is provided to give you key information about the types of financial services we offer and is intended to assist you in deciding whether to use any of these services. It also provides you with information on:

- Who we are and how to contact us
- The advice and services we provide
- Any conflicts of interest which may impact the services
- Our fees
- How we are remunerated
- How we manage your private information
- How we deal with complaints if you are not satisfied with our services

Our Licensee

Zone Advisory Pty Ltd (AFSL 544 310)

Our Authorised Representatives

Zone Financial Pty Ltd (ASIC# 1233104 ABN 51 604 835 921)

Andrew (Drew) Hickey (ASIC# 410616)

Damian Masi (ASIC# 1259499)

References to "our", "we", "us", "me" and "I" refer to the Authorised Representatives set out above

Our Contact Details

Telephone 02 8358 5580
Email team@zonefinancial.com.au
Address Level 1, 154 Pacific Highway, St Leonards NSW 2065
Postal Address PO Box 301, St Leonards NSW 1590
Website zonefinancial.com.au

Not Independent

We do not charge you a fee for our advice on risk insurance policies as we are paid a commission by the product provider. Our advice on risk insurance is therefore not independent, impartial, or unbiased. In all other cases, we charge a fee for our advice services and do not receive commissions or other payments from product providers.

Our Services

We are authorised to provide personal advice, general advice and dealing services to retail and wholesale clients in the following areas:

- Strategic Planning
- Investments
- Portfolio Management
- Superannuation
- Retirement planning
- Tax (financial) advice
- Securities (direct shares)
- Estate Planning
- Personal risk insurance
- Margin lending

The Financial Advice Process

We recognise that the objectives and personal circumstances of each client are different. Where we provide personal advice, we will listen to you to understand your objectives and circumstances. We will also ask questions to make sure we provide advice which is in your best interests.

We will provide you with several documents as you progress through your financial planning and advice journey. We may provide these documents electronically to your nominated email address, unless otherwise agreed.

If you are a retail client, when we first provide personal advice to you it will be explained thoroughly and documented in a Statement of Advice (SoA). The SoA will contain a summary of your goals and objectives, financial situation and the strategies and any financial products we may recommend. It also provides you with information to explain the basis for our advice, the main risks associated with the advice, the cost to you of implementing the advice, the benefits we receive and any conflicts of interest which may influence the advice.

We will provide you with a Product Disclosure Statement (PDS) where we recommend a financial product other than securities. This contains information to help you understand the product being recommended. You should read any warnings in your advice document and the PDS carefully before making any decision relating to a financial strategy or product.

At all times you can contact us and ask questions about our advice and the products we recommend.

You can provide instructions to us in writing, via phone or via email. In some cases, we may require you to provide signed instructions.

We may provide further advice to you to keep your financial strategy up to date for changes in your circumstances, changes in the law and changes in the economy and products. If we provide further advice, an SoA may not be required. We will keep a record of any personal advice we provide you for seven years. You can request a copy of such records by contacting us during that period.

In limited circumstances, we can arrange financial product transactions for you on your instruction without providing personal advice.

Providing Information To Us

It is important that we understand your circumstances and goals, so that we can provide you with appropriate advice and services. You have the right not to provide us with any personal information. Should you choose to withhold information, or if information you provide is incomplete or inaccurate, the advice or services we provide you may not be appropriate for you.

It is also important that you keep us up to date by informing us of any changes to your circumstances so we can determine if our advice is still appropriate.

Our Fees

The following table outlines the types of fees that may apply and should be used as a guide only. We will discuss your individual needs and agree our fees with you before we provide you with advice. The actual agreed fees will depend on factors such as the complexity of your circumstances and the scope of the advice. All fees and charges include GST and will be disclosed in the advice document provided to you.

Fee type & Description

Initial or ad hoc fees

We are committed to making sure our fees are transparent, understood and agreed by you. Prior to any work being carried out, the actual fee will be discussed and agreed upon.

The initial advice fees cover our initial financial strategy, advice & implementation services and will be based on the complexity of your financial situation and the nature of advice you require.

Initial Advice Fees start from \$5,500.

Annual fees

Following your initial advice, we also offer financial advice and management services for a fixed period of 12 months. This will be a flat fee for service which is generally paid monthly and agreed with you on an annual basis.

Our annual advice and management fees vary depending on the complexity of your situation, the number of entities being managed, the scope of advice and the level of activity and frequency of advice required. The agreed fee will be set out and provided in an agreement with you.

Service	Fee Amount
Signature Annual Advice and Services Package	Starting from \$7,920 pa
Premier Annual Advice and Services Package	Starting from \$14,960 pa
Platinum Annual Advice and Services Package	Starting from \$31,240 pa

Insurance Commissions

We receive a one-off upfront commission when you take out an insurance policy that we have recommended. We also receive a monthly commission payment for as long as you continue to hold the policy. The commission will vary depending on the recommended product and will be documented in the SoA or RoA.

Other Benefits

We may receive other benefits from product providers such as training, meals, and entertainment. Details of any benefits received above \$100 will be maintained on a register which is available to you on request.

Adviser Remuneration

Drew Hickey is an owner of Zone Financial Pty Ltd and is remunerated through a salary and dividends from Zone Financial Pty Ltd.

Damian Masi is an employee of Zone Financial Pty Ltd and receives a salary. He may also receive a bonus based on both his individual targets and business profitability.

Your Privacy

We are committed to protecting your privacy.

We have a Privacy Policy which sets out how we collect, hold, use and disclose your personal information. It also sets out how you can access the information we hold about you, how to have it corrected and how to complain where you are not satisfied with how we have handled your personal information.

Our Privacy Policy is available on request and can also be accessible on our website. <http://www.zonefinancial.com.au>

Confidence in the quality of our advice

We endeavour to provide you with the best possible advice and service at all times. If at any time you are not satisfied with our services, then we encourage you to contact us. Please call us, send us an email, or put your complaint in writing to our office.

We will try to resolve your complaint quickly and fairly. We will investigate the complaint and respond to you within 30 calendar days. Complex matters may require additional time to investigate thoroughly and bring to a resolution. We will communicate with you about the progress of your complaint.

If you are not satisfied with our response, you can lodge a complaint with the Australian Financial Complaints Authority. You can contact AFCA on 1800 931 678 or via their website www.afca.org.au. AFCA provides fair and independent financial services complaint resolution which is free to consumers.

Zone Advisory holds Professional Indemnity insurance which satisfies the requirements for compensation arrangements under section 912B of the Corporations Act. It covers the financial services provided by current and past representatives.

Who We Act For When Providing Advice

We act only for you as our client and not for any product issuers or financial institution. We have no financial interest in companies that issue financial products.

Referral Relationships

Where we receive a referral or pass on a referral to another professional, there are no referral fees, or any other payment made. As noted above we act only for you.

