
Financial Services Guide

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Financial Services Guide

The purpose of providing a Financial Services Guide (FSG) is to provide you with information about Interfinanz Pty Ltd (Interfinanz); the services we offer and how we charge for those services; how we disclose any potential conflicts of interest and how we manage client complaints. This information is provided to enable you to make an informed decision on whether to use our services. Interfinanz authorises the distribution of this FSG.

Before you get your advice

Who is responsible for the advice?

Interfinanz holds an Australian Financial Services Licence number 229170 and is the provider of the advice and as such is responsible for any advisory services.

What advisory services are available?

Interfinanz offer the following services associated with the management of risks generated by currency and interest rate fluctuations:

- The review and creation of systems and strategies designed to streamline and simplify the management of either or both of these risks
- Explanation and application of new product developments
- Assistance, if required, with the implementation of the strategy devised, with your existing financier

Interfinanz specialises in the provision of advice designed to assist in the development of a simple, effective and streamlined approach to the management of these risks while simultaneously encouraging a stronger relationship with your existing financiers.

Interfinanz is authorized to:

- a. provide financial advice for the following classes of financial products:
 - a. derivatives
 - b. foreign exchange
 - b. deal in a financial product by:
 - a. arranging for another person to issue, apply for, acquire, vary or dispose of a financial product in respect of the following classes of financial products:
 - i. derivatives
 - b. arranging for another person to apply for, acquire, vary or dispose of a financial product in respect of the following classes of financial products:
 - i. foreign exchange contracts
- to retail and wholesale clients.

Will you advise me of any associations or relationships that might be expected to influence the services provided?

Interfinanz is a fee for service adviser. As such, we are only influenced by your requirements and we do not recommend products from any particular product issuer or underwriter. Thus, we do not collect commissions, trailers or any other form of remuneration or soft dollar benefits from any product issuers or underwriters. If this situation changes, we will advise you of the association or relationship prior to providing any service.

Interfinanz will make recommendations with regard to product issuers and underwriters if you do not have a pre-existing relationship.

Interfinanz reserves the right to allow its directors, employees and associates to deal on their own account, subject to applicable legal and regulatory requirements. Any dealing activities will be undertaken in a manner that will not impact you or the services provided to you

How are the services paid for?

As a fee for service provider, Interfinanz charges a monthly fee for the services we provide.

Our fees are determined in accordance with the complexity of your activities and will be explained to you and agreed on by you before you engage us to provide you with a service.

You have a right to request further information in relation to the remuneration, the range of amounts or rates of remuneration, and soft dollar benefits received by the licensee and / or representative.

If we have an ongoing fee arrangement with you as a retail client which exceeds 12 months, then you will receive from us a Fee Disclosure Statement annually setting out the fees you have paid to us, the services that we contracted to provide and what we did provide to you over that period. Every two years we will send you a renewal notice requesting your consent for us to continue to provide services to you. We must have your consent within 30 days of that notice in order for us by law to continue to provide services to you.

When you get your advice

Will you provide advice that is suitable to my needs and financial requirements?

Yes. But to do so we need to find out about your individual financial objectives, current situation and needs before we recommend any risk management strategy or technique.

On what basis is the advice is given?

Advice shall only be provided after significant consultation with you to ensure your objectives in relation to these financial risks can be understood and met.

What should I know about any risks of the financial products or strategies you advise me about?

We will explain any significant risks of any product or strategy that we may recommend. If we do not do so, you should ask us to explain those risks to you.

What if the information is incomplete or inaccurate?

Advice is still able to be provided despite incomplete or inaccurate information, however, it will be done so based on the information you have supplied. Therefore, the appropriateness of the advice should be determined with regard to your personal circumstances, objectives and needs.

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

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

As a financial service provider, we have an obligation under the Anti Money Laundering and Counter Terrorism Finance Act to verify your identity and the source of any funds. This means that we will ask you to present identification documents such as a company search, passport or driver's licence. We will also retain copies of this information. We assure you that this information will be held securely. We cannot provide you with services if you are unwilling to provide this information.

Should you wish to examine your file, you should ask us and we will make arrangements for you to do so.

We are committed to implementing and promoting a privacy policy which will ensure the privacy of your personal information. A copy of our privacy policy can be obtained by contacting:

Interfinanz Pty Ltd
PO Box 459
East Melbourne VIC 8002

Can I provide you with instructions and tell you how I wish to obtain my advice?

Yes. You may specify how you would like to give instructions to us and receive advice from us, for example, by telephone, email or other means. In all instances we must receive written confirmation of these instructions.

Will you advise me of any associations or relationships that might be expected to influence the services you provide?

Interfinanz provide advice independently of product issuers and underwriters, as such we are only influenced by your requirements. If this situation changes, we will advise you of the association or relationship prior to providing any service.

Complaints

Interfinanz confirms that it has arrangements in place to ensure it continues to maintain Professional Indemnity insurance in accordance with s.912B of the Corporations Act 2001 (as amended). In particular our Professional Indemnity insurance, subject to its terms and conditions, provides indemnity up to the Sum Insured for Interfinanz and out authorised representatives / representatives / employees in respect of our authorisations and obligations under our Australian Financial Services Licence. This insurance will continue to provide such coverage for any authorised representative / representative / employee who has ceased work with Interfinanz for work done whilst engaged with us.

Who can I complain to if I have a complaint about the advisory service?

If you have any complaint about the service provided to you, please contact Interfinanz using any of the following methods:

- i. Phone: (03) 9415 7353 between the hours of 9am and 5pm weekdays;
- ii. Email: as@interfinanz.com.au; or
- iii. Mail: PO Box 459, East Melbourne VIC 8002

If however, you have a complaint about your advice and are not satisfied with the response you received from Interfinanz, we are members of the Australian Financial Complaints Authority and you may refer the matter to them at the following address:

Online: www.afca.org.au
Email: info@afca.org.au
Phone: 1800 931 678
Mail: Australian Financial Complaints Authority
GPO Box 3,
Melbourne, VIC 3001

This service is provided by an independent and impartial body.

The Australian Securities and Investments Commission (ASIC) also has a free call Infoline on 1300 300 630 which you may use to make a complaint and obtain information about your rights.

Who can I complain to if I have a complaint about procedures in relation to Privacy?

If you have any complaint about the procedures in relation to Privacy, please contact Interfinanz as above. If you have a complaint about Privacy and are not satisfied with the resolution from Interfinanz, the Office of the Federal Privacy Commissioner should then be contacted.