



Financial Services Guide (FSG)

Version: 5 February 2024

Licensee:

Oxlade Financial Pty Ltd
(AFSL# 535456 ACN 654 147 225)

Contact Details

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Purpose of this FSG

This FSG will help you decide whether to use the services that we offer. It contains information about:

- The services we offer and their cost
- Any conflicts of interest which may impact the services
- How we are remunerated
- How we deal with complaints if you are not satisfied with our services.

Independent Financial Advice

Oxlade Financial provides independent financial advice which means we are solely remunerated on the fees you pay. We do not receive commissions or any other payments from financial product providers.

Our services

We are authorised to provide personal advice and dealing services in the following areas:

- Superannuation including SMSF
- Retirement planning
- Portfolio management

- Managed investments
- Securities (direct shares)
- Personal risk insurance

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.

Documents you may receive

When we first provide personal advice to you it will be explained thoroughly and documented in a Statement of Advice (SoA) which you can take away and read.

The SoA will 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.

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 plan up to date for changes in your circumstances, changes in the law and changes in the economy and products.

If we provide further advice, it will be documented in a Record of Advice (RoA) which



we retain on file. You can request a copy of the RoA document at any time up to 7 years after the advice is provided.

Annual Fees

Our annual fees depend on the services that we provide to you. They are an agreed fixed fee and are paid annually. Our services and fees will be set out in an agreement with you.

Other Benefits and Associations

We have no existing relationships or associations that might reasonably be expected to be capable of influencing us in providing advice.

Where appropriate, you may be referred to an external specialist such as an estate planning solicitor, mortgage broker or accountant. We do not receive or accept any referral fees for introducing you to the specialist. You are free to continue you with or engage your own preferred professionals.

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.

Your Financial Advisers

- Mark O’Flynn (ASIC# 001005228); and
- Simon Hepson (ASIC# 000433441); and
- Mark Grasso (ASIC# 001270975)

Mark, Simon and Mark have been appointed as employee representatives of Oxlade Financial Pty Ltd. Your adviser acts on behalf of Oxlade Financial who is responsible for the services and advice they provide.

How your adviser is paid

Your financial adviser is an employee of the practice and is paid a base salary. Your financial adviser may also be paid a bonus depending on

key advice, quality, and financial performance metrics.

Mark O’Flynn is the owner of the practice and may also receive profit distributions.

Making a Complaint

We endeavour to provide you with the best advice and service at all times. If 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.

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.

Oxlade Financial 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.

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 on our website.