



Financial Services Guide

Version 5 – 13/10/2016



“Let us be your partner in building your wealth”

THIS FSG IS COMPRISED OF 2 PARTS

Part 1:

Provides information about Akambo Pty Ltd trading as Accountants Private Advice and the services that it will provide.

Part 2:

'Adviser Profile' provides information about the representative who will provide the services to you, 'your financial adviser'.

Part 1

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 when we first provide you with personal advice, (advice that 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 our representative provides further advice to you and 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 and we do not give that further advice to you in writing you may request a copy of the record of that further advice at any time up to 7 years from the date our representative gave the further advice to you.

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.

Akambo Pty Ltd holds Professional Indemnity Insurance ('PII') that meets the compensation requirements of the Corporations Act. The PII also provides cover for a period of time in relation to the conduct of past representatives/employees who may no longer work for Akambo Pty Ltd. If you have any questions about our compensation arrangements please ask your representative.

BEFORE YOU RECEIVE OUR ADVICE

Who will be providing the financial service to me?

Akambo Pty Ltd, Australian Financial Services Licence Number: 322056, ACN: 123 078 900 will at all times be responsible for the advice you receive.

Akambo Pty Ltd trades as Accountants Private Advice.

Location & Postal Address: Level 14, 379 Collins Street Melbourne, VIC 3000

Tel. 03-9602-3233

Fax 03-9602-5009

Email contact@akamboprivate.com

What kind of financial services is Accountants Private Advice authorised to provide me and what kinds of products do those services relate to?

Accountants Private Advice can deal or advise on the following products and services to wholesale and retail clients:

Deposit and payment products	Derivatives
Government debentures, stock or bonds	Life insurance and life risk products
Managed investments	Retirement savings accounts
Securities	Standard Margin Lending & Superannuation
Financial Planning	Strategic asset allocation & investment
Estate Planning	Personal & Business insurance needs
Portfolio advice & administration	Structured Products

Private Client Service

Accountants Private Advice offers clients innovative and personal solutions via high quality investment products.

Our service includes:

- Assessment of current situation
- Implementation of agreed strategies
- Ongoing evaluation & advice
- Clear & concise Statement of Advice
- Pro-active asset monitoring & Review
- Active participation in Corporate Actions

Our Private Client Service philosophy is based upon mutual obligation and transparency. It is our goal to build a partnership with clients and to implement a plan to ensure their lifestyle objectives are achieved.

WHO DO YOU ACT FOR WHEN YOU PROVIDE FINANCIAL SERVICES FOR ME?

You, the client. Akambo Pty Ltd, the Licensee, is responsible for the financial services provided to you by your financial adviser.

DO ANY RELATIONSHIPS OR ASSOCIATIONS EXIST WHICH MIGHT INFLUENCE YOU IN PROVIDING ME WITH THE FINANCIAL SERVICES?

Neither Akambo Pty Ltd nor any representatives, nor any related companies, have any ownerships, relationships or association with any product issuer that could be expected to influence us in the provision of the financial investment services.

OUR PHILOSOPHY:

TAILORED
PROFESSIONAL
TRANSPARENT



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 in the Statement of Advice carefully.

When you receive our advice (continued...)

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. Our privacy policy is available on our website www.akamboprivate.com 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.

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, for example by telephone, fax, or other means.

What do our services cost?

Akambo Pty Ltd is remunerated by the fees you pay and/or insurance commissions received from product issuers.

All fees and commissions are paid to Akambo Pty Ltd. Akambo will be remunerated by Mason Stevens for administrative services carried out by Akambo in respect of any MDA investments. The amount paid to Akambo is 0.088% of your account balance. For example, if your account balance is \$100,000 Akambo will be paid \$88. This amount is paid from the administration fee you paid to Mason Stevens and is not an additional cost to you.

Please refer to Part 2 of the Financial Services Guide for an overview of our service fees and commissions.

All fees will be clearly stated and agreed with you in the Statement of Advice.

If you have any complaint?

WHO CAN I COMPLAIN TO IF I HAVE A COMPLAINT ABOUT THE PROVISION OF THE FINANCIAL SERVICES TO ME?

Akambo Pty Ltd is a member of the Financial Ombudsman Service. If you have any complaint about the service provided to you, you should 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 Akambo or put your complaint in writing and send it to Level 14, 379 Collins Street Melbourne, 3000. We will seek to resolve your complaint quickly and fairly.
3. If the complaint cannot be satisfied to your satisfaction you have the right to complain to the Financial Ombudsman Service (FOS). This service is provided to you free of charge. They can be contacted on 1300-780-808.

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

ACCOUNTANTS PRIVATE ADVICE PROFESSIONALS

THIS FINANCIAL SERVICES GUIDE IS COMPRISED OF 2 PARTS

Part 2:

'Adviser Profile' provides information about the Authorised Representative who will provide the services to you, 'your financial adviser'

Part 2

WHO IS YOUR FINANCIAL ADVISER?

Your financial adviser is **Anthony Martin van der Saag** (AR No. 001234833) who is a director of North Advisory Financial Services Pty Ltd (AR No. 001234832). Anthony Martin van der Saag and North Advisory Financial Services Pty Ltd are Authorised Representatives of Akambo Pty Ltd trading as Accountants Private Advice.

YOUR ADVISER'S CONTACT DETAILS

Address: Suite 6, 11 Oaks Avenue Dee Why NSW 2099. Phone: 02 9984 7774
Email: info@northadvisory.com.au

WHAT FINANCIAL SERVICES CAN MY FINANCIAL ADVISER PROVIDE?

Anthony Martin van der Saag and North Advisory Financial Services Pty Ltd are authorised by Akambo Pty Ltd trading as Accountants Private Advice to provide advisory and dealing services in the products as detailed in Part 1 of the Financial Services Guide.

WHAT QUALIFICATIONS AND EXPERIENCE DOES MY FINANCIAL ADVISER HAVE?

Martin started his career in accounting in 1982 in Business Services and found working in Taxation, Business Services and Superannuation enabled him to develop business relationships with lots of interesting clients. In 1989 Martin became a Principal of North Advisory Chartered Accountants. Martin enjoys helping clients to increase their productivity and become more profitable. Martin supervises and mentors his team of highly enthusiastic professional staff.

He subsequently expanded into providing Financial Services to clients in order to provide a comprehensive service. Martin has a Bachelor of Economics and Diploma of Financial Services (Financial Planning). Post Graduate qualifications include Chartered Accountant and Chartered Tax Advisor.

WHAT DO YOUR SERVICES COST?

North Advisory Financial Services Pty Ltd is remunerated by fees paid by you and/or commissions received from product issuers.

All fees and commissions are paid to Akambo Pty Ltd trading as Accountants Private Advice who then passes between 80% to 100% of the fees and commissions to North Advisory Financial Services Pty Ltd. Anthony Martin van der Saag is a director of North Advisory Financial Services Pty Ltd.

INITIAL AND ONGOING ADVICE FEE

We will discuss your individual needs and objectives and agree our fees with you. The actual fees will depend on factors such as the complexity of your circumstances, goals and the scope of advice. The following fees are a guide only.

Type of Fee	Fee Amount
Initial Advice Fee	Between \$550 and \$5500
Ongoing Advice Fee	Between \$550 and \$2200

PORTFOLIO MANAGEMENT FEE & PRIVATE CLIENT SERVICE FEE

We may charge a Portfolio Management Fee and a Private Client Service Fee of between 0% and 2% per annum (excluding GST), agreed with your adviser, and calculated on your monthly account balance. For example:

With an initial investment of \$100,000 - we may charge	\$2,000pa
If your account balance was \$120,000 in the second (and subsequent) years – we may charge	\$2,400pa

COMMISSIONS ON SHARES & DERIVATIVES TRANSACTIONS

Depending on your arrangement with your adviser, commission may be paid by you on share and derivative transactions. The commission will range between 0 and 2%. For example:

If you bought or sold a listed equity or derivative for \$100,000 - we may charge	\$2,000pa
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COMMISSIONS FROM ISSUERS OF FINANCIAL PRODUCTS

We may receive commissions from life insurance companies when a life insurance product is recommended to you. These commissions can vary depending on the product issuer and type of product.

The range of commissions is as follows:

Initial: Between 0% and 130% of your first year premium cost

Ongoing: Between 0% and 30% of your premium cost in the second and subsequent years.

If your premium in the first year was \$500 - we may receive	\$650*
If your premium in the second and subsequent years was \$510– we may receive	\$153*

**These commissions are paid by the insurance company and are not an additional cost to you.*

All fees will be clearly stated and agreed with you in the Statement of Advice.