



Financial Services Guide Version 1.1

Prepared on: 1 November 2016

Issued by: Shartru Wealth Management Pty Limited

Financial Services Guide

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 financial 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.

Before you receive our advice

Your Questions

Our Answers

Who will be providing the financial service to me?

Licensee:

Shartru Wealth Management Pty Limited

ABN: 46 158 536 871

Australian Financial Services Licence Number: 422409

Location Address:

14 Macquarie Street
Belmont NSW 2280

Postal Address:

PO Box 565
Belmont NSW 2280

Tel No: 1300 478 424

Fax: 02 4947 9930

Email: advice@shartru.com.au

Who is my adviser?

Natasha Janssens is an Authorised Representative of the licensee.

Natasha has the following qualifications:

- Diploma of Financial Services (Financial Planning)
- Advanced Diploma of Financial Services (Financial Planning)
- Diploma of Finance and Mortgage Broking Management
- Bachelor of Commerce (Accounting)
- Bachelor of Business Administration

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

Natasha can provide the following services:

- General financial advice and education

Who do you act for when you provide services for me?

Shartru is responsible for the financial services provided to you.

How will I pay for the service?

Our fees vary between \$47 and \$2,000 depending on the service or financial education program purchased.

Details of our services, pricing and payment options are available on our website.

Do you receive remuneration, commission, fees or other benefits in relation to providing the financial services or assistance to me and how is that commission calculated?

We do not receive commissions for our general advice services.

Do you have any referral arrangements in place?

We do not pay referral fees to third parties.

When you receive our advice

Your Questions

Our Answers

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

We only provide general financial advice and education and do not provide personal advice.

While we can offer education around your options and factors to consider when making a decision we cannot provide you with a recommendation on a specific action to take or specific financial product to obtain (be that life insurance, super or investment product).

If you would like to obtain personal advice which provides a specific recommendation on a strategy and or financial product, taking into account your personal circumstances, needs and objectives, we strongly recommend you seek further professional advice.

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

We will explain to you any significant risks of products and strategies available to you, however we will not provide a specific recommendation.

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. They also maintain records of any recommendations made to you and the preliminary assessment for credit assistance.

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?

We do not buy and sell financial products on your behalf.

If you have any complaints

Your Questions

Who can I complain to if I have a complaint about the provision of the financial services to me?

Our Answers

Shartru 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:

Contact us and tell us about your complaint.

If your complaint is not satisfactorily resolved within 3 days, please contact the Compliance Manager of Shartru or put your complaint in writing and send it to PO Box 565 BELMONT NSW 2280. We will seek to resolve your complaint quickly and fairly.

If the complaint cannot be satisfied to your satisfaction you have the right to complain to the Financial Ombudsman Service (FOS). They can be contacted on 1300 780 808. This service is provided to you free of charge.

At the time of escalation of a complaint we will provide you with further details on the process involved with FOS.

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

Shartru Wealth Management has in Place a Professional Indemnity Insurance that is required by the Corporations Act and which meets ASIC's requirements and covers present and past representatives.