
Financial Services Guide

Prepared 9 November 2018

The purpose of this Financial Services Guide (FSG) is to help you decide whether to use any of the financial services we offer. After reading this FSG, you will know:

- Who we are
- What financial services and products we provide
- How we are remunerated
- Whether any relationships exist that may influence our advice
- How to get advice and give instructions
- How we protect your personal information
- Our internal and external dispute resolution procedures
- What we can do and what we expect from you

About your financial planner and licensee

DJA Capital Pty Ltd holds an Australian Financial Services Licence from the Australian Securities and Investment Commission (ASIC), License number 342893. Anthony Moore and Franco Trimboli are Authorised Representatives (Authorised Representative numbers 445216 and 1008628) of DJA Capital. Our contact details are below:

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Financial services and products we offer

We can offer financial services and advice that covers the following areas:

- Wealth creation, including advice on shares and property
- Retirement planning, including advice on superannuation
- Debt management
- Cash flow management
- Risk management and asset protection
- Social security, Centrelink entitlements and Aged Care
- Estate planning

From these financial services, certain kinds of financial products may be recommended to you. We can provide advice and arrange transactions on the following classes of financial products:

- Superannuation, including self-managed superannuation funds (SMSFs)
- Securities, including shares
- Managed investments
- Deposit products
- Life insurance products

We can only provide advice on financial products that are on an approved product list. The approved product list includes a large range of investment and insurance products.

Anthony Moore is a registered tax (financial) adviser with the Tax Practitioners Board (registration number 25202980). He is authorised to provide tax advice, where the advice is:

- Provided in the context of your personal advice
- Part of the financial advice which interprets and applies the tax laws to your personal circumstances.

Registered tax (financial) advisers are not authorised to provide tax agent services (ie services in relation to the preparation and filing of tax returns and liaison with the ATO).

Providing instructions to us

You may provide specific instructions to us by email, telephone or other means as agreed.

How we get paid

The services and fees that you pay will be agreed at our initial meeting and will be set out in your statement of advice. If you agree to ongoing advice services, these will also be set out in a client services agreement.

We charge a financial planning advice fee depending on the amount and complexity of work required to prepare and implement your statement of advice.

We charge an ongoing advice fee if you chose to enter into an ongoing service arrangement. These fees are based on the work and complexity required to provide these services. If you wish us to manage your superannuation or investments, we charge a fee based on the amounts of funds you wish for us to manage.

You may choose to pay for our services one or a combination of the following ways:

- Where allowable by your super fund, as a deduction from your super product,
- As a deduction from your investment product,
- Via EFT from your bank account.

We do not accept cash or cheques.

DJA Capital receives a monthly payment from your Adviser and does not receive any other payment from any person in respect to the services provided to you. Any remuneration received by DJA Capital is passed on to your Adviser.

If you are recommended risk products (eg life insurance), then the product provider may pay commissions to us based on the premium payable for that product. There may be either or both an initial and ongoing commission payable to us. Note that while the commissions are payable based on the premium you pay, they are not an additional cost to you. These commissions will be disclosed in full in your Statement of Advice.

We do not receive any remuneration from product providers or any other source, other than insurance commissions disclosed above.

Advice that suits your personal situation, needs, goals & objectives

In relation to the personal financial advice and product advice provided to you, we are under a legal and professional obligation to act in your best interests. We must ensure that the scope of the advice considers all the issues and meets your objectives, financial situation and needs (including your tolerance for financial risk).

Under the law, the advice we provide must be provided to you in writing in the form of a Statement of Advice (SOA), or if it is further ongoing advice as a Record of Advice (ROA).

When we recommend a financial product, we will provide you with, or explain how to access a product disclosure statement (PDS). The PDS is issued by the product issuer, and contains information about the costs, benefits, risks and other features of the recommended financial product.

You have the right not to tell us information about yourself however, we may decline to provide you with financial advice if we consider the information would be material to the advice recommendations.

Warning: If you do not provide us with accurate and complete information relating to your personal circumstances, then the advice you receive may not meet your intended objectives.

Are there any relationships or associations that may influence our financial advice?

Other than insurance commissions as disclosed above, we do not have any relationships or associations with any product providers that would influence our financial advice. You can be assured that our advice to you is free from product bias.

Our referral arrangements

We may receive or pay referral amounts to the following service providers. These amounts do not involve any additional costs to you and will be disclosed in your statement of advice. Our current referral arrangement is as follows:

We may receive a referral fee from Navigator Financial Group if we refer you to them for accounting, tax or mortgage broking services. Similarly, if you are referred to us from Navigator Financial Group for financial planning services, we

may pay them a referral fee. The fee is currently 25% of all income subject to the referral.

How we protect your personal information

Your privacy is important to us. The type of information we request will usually be personal information (such as your date of birth, email address, phone number), and details about your financial, taxation, health, employment and estate planning matters. This may include details about your partner, dependents and other family members where relevant for the provision of the advice.

We will only ask for this information if it is necessary in the course of providing you with financial advice or products, or to manage our obligations under laws applying to the services we provide.

In providing services to you, we may need to disclose information about you to product providers such as insurance companies and superannuation trustees. We will only disclose information that is reasonably necessary to for these providers to provide you with their financial product.

As a financial services provider, we have an obligation under the Anti-Money Laundering and Counter-Terrorism Finance Act 2006 to verify your identity and the source of any funds. This means that we will ask you to present identification documents such as your drivers licence and we will retain copies of this information.

You are entitled to obtain access to the information we hold about you. For more information about how we collect, use, store and disclose your personal information, our Privacy Policy can be accessed on our website www.frameworkfg.com.au

What happens if you want to make a complaint?

We take complaints seriously and are committed to trying to resolve them as quickly as possible.

If you wish to make a complaint, we encourage you in the first instance to speak to your financial planner about your concerns. You also may wish to contact DJA Capital, which has:

- Established internal dispute resolution procedures
- Membership of an independent complaints resolution scheme – the Australian Financial Complaints Authority (AFCA)

Whilst every endeavour will be made to resolve the matter promptly, if you are not satisfied with how your complaint is handled, you can refer the matter, free of charge to the AFCA.

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

You may wish to contact ASIC to discuss your complaint or concerns. You can contact ASIC on 1300 300 630

Professional Indemnity Insurance

DJA Capital has professional indemnity insurance which cover your licensee and their representatives for the services they provide. Note that this insurance will cover claims in relation to the conduct of advisers who are no longer representatives of DJA Capital (but who did at the time of the relevant conduct).