

# Financial Services Guide

## CMT Financial Services Pty Ltd



ABN 61 162 109 373

Australian Financial Services License No 434 377

### Contact Details

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Authorised for distribution by CMT Financial Services Pty Ltd

## Authorised Representatives:

Super Focus Pty Ltd  
(ASIC# 441824 ACN# 163 975 728)  
Your Financial Plan Pty Ltd  
(ASIC# 1233789 ACN# 606 574 556)

Andrew Garrigan (ASIC# 1236243)  
Chris Thoms (ASIC# 1000683)  
Thomas Crigan (ASIC# 448063)  
William Hume (ASIC# 1269454)

The Authorised Representatives act on behalf of CMT Financial Services who is responsible for the services that they provide.

Level 1, 35-37 Gordon Avenue  
Geelong West, VIC, 3218  
[www.super-focus.com.au](http://www.super-focus.com.au)

## 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.

\* In this document 'we' refers to the Authorised Representatives set out above.

## Our services

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

- Superannuation
- Retirement planning
- Portfolio management
- Managed investments
- Securities (direct shares)
- Personal risk insurance
- Margin lending

## The financial advice processes

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.

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 are able to 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.

## Fees

### Initial Meeting

The charge for this meeting and any associated work is \$250 per hour plus GST.

### Initial Advice Fees

Our initial advice fees include meeting with you, the time we take to determine our advice and the production of the SoA. They will be based on the scope and complexity of advice provided to you. We will agree the fee with you before providing you with advice.

If you decide to proceed with our advice, we may charge an implementation fee for the time we spend assisting you with implementation. We will let you know what the fee will be in the SoA.

### Annual Advice Fees

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

## Other Benefits

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.

## Adviser Remuneration

Andrew Garrigan, Chris Thoms and William Hume are owners of the practice and they are remunerated through a salary and the profits that the practice makes.

Thomas Crigan is remunerated through a corporate entity which he controls. The entity is paid a fixed fee for the services it provides to Super Focus.

## Associated Services

We may refer you to Super Focus Accounting for the accounting, tax and SMSF services that it provides. Super Focus Accounting and Super Focus have common ownership.

## 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](http://www.afca.org.au). AFCA provides fair and independent financial services complaint resolution which is free to consumers.

CMT Financial Services 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.