



Financial Services Guide (FSG)

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About this guide

- 1) To assist you to determine whether to use any of the services described herein;
- 2) This FSG includes details of how we are remunerated for our services;
- 3) This FSG contains details about how complaints against us will be handled.

As part of our delivery of services to you we may prepare a Statement of Advice (or a Record of Advice) and possibly provide you with one or more Product Disclosure Statements prepared by one or more product issuers. Where we prepare a Statement of Advice we will always provide you with a copy. Where a record of advice is prepared (e.g. as part of an ongoing service arrangement with you) we will keep a copy in our files and you are free to request (at no cost) a copy up to 7 years after the date of that record's creation.

Lack of Independence Disclosure Notice

We can't call ourselves independent. Here's why.

The law makes it very difficult for most advisers to say they are independent, unbiased or impartial, even if they are not in any way linked to a financial product provider (like a bank).

If, for example, an adviser gets paid a commission to help a client arrange some insurance they are automatically prohibited from calling themselves independent. Most advisers who receive those commissions charge their clients very little (if anything) for the advice or the help they provide putting a policy into place. From time to time we receive these commissions.

So although we always put your interests before ours when giving advice we cannot (by law) call ourselves independent, unbiased or impartial.

Aqwire Wealth is permitted to advise on and deal in the following classes of financial products:

- (a) provide financial product advice for the following classes of financial products:
- (i) deposit and payment products limited to:
 - (A) basic deposit products;
 - (B) deposit products other than basic deposit products;
 - (ii) debentures, stocks or bonds issued or proposed to be issued by a government;
 - (iii) life products including:
 - (A) investment life insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds; and
 - (B) life risk insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds;
 - (iv) interests in managed investment schemes including:
 - (A) investor directed portfolio services;
 - (v) retirement savings accounts ("RSA") products (within the meaning of the Retirement Savings Account Act 1997);
 - (vi) securities;
 - (vii) standard margin lending facility; and
 - (viii) superannuation; and
- (b) deal in a financial product by:
- (i) applying for, acquiring, varying or disposing of a financial product on behalf of another person in respect of the following classes of products:
 - (A) deposit and payment products limited to:
 - (1) basic deposit products;
 - (2) deposit products other than basic deposit products;
 - (B) debentures, stocks or bonds issued or proposed to be issued by a government;
 - (C) life products including:
 - (1) investment life insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds; and
 - (2) life risk insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds;
 - (D) interests in managed investment schemes including:
 - (1) investor directed portfolio services;
 - (E) retirement savings accounts ("RSA") products (within the meaning of the Retirement Savings Account Act 1997);
 - (F) securities;
 - (G) standard margin lending facility;
 - and
 - (H) superannuation;
- to retail and wholesale clients.

Who we act for when providing our authorised services

We act for you as our client and not for any product issuer or financial institution.

Remuneration for those authorised services

A fee may be charged for our services. This may be waived or partially offset by brokerage, commission, or fees if you proceed. Upon implementation of the recommendations an upfront fee, commission (for risk insurance products) or a combination of both depending on how you agree to pay for the services. Fees can be based on total funds placed, the time spent on the services you receive, or as agreed between you and Aqwire Wealth. Costs and remuneration will be disclosed in your Statement of Advice.

All fees and commissions are paid to Aqwire Wealth.

We provide ongoing services for clients to help you stay on track to meet your goals. Our ongoing service fees vary depending on the scope and complexity of services provided.

Life Insurance advice

If you decide to purchase a life insurance product, unless stated to the contrary in your Statement of Advice, Aqwire Wealth has elected to receive commission from the product providers and not invoice you directly for services provided.

If you do not continue with a purchased life insurance product for a full 24 months, the commission received by Aqwire Wealth is returned to the insurance company, and you may then be invoiced for this amount.

Investments and Superannuation advice

If you decide to proceed on the investment or superannuation advice provided, the fee you may be charged may be dollar based or may be calculated as a percentage of the amounts invested. The fee may also be reflective of an hourly rate.

Aqwire Wealth holds no interest in, or investments, in any product provider.

Special Instructions you can provide to us

We generally require that you instruct us in person in relation to products and services and we may often rely on your signature to verify your instructions. However, there are special arrangements in place for some products and services where we can receive your instructions electronically via email, by telephone or fax.

Disputes handling & our complaints policy

We treat any complaint we receive seriously. If you are dissatisfied with your experience as our client we ask that you communicate with us (e.g. by phone, email or in person) so we can try to resolve the issue for you. We'll do our best to help figure out the background of the matter with you.

We have adopted best practice complaints handling processes to ensure:

1. Acknowledgement of your concerns within 24 hours of receipt;
2. Speedy assessment and investigation;
3. Timely provision of a response (known as an IDR response) no more than 30 days after we receive your complaint.

If we cannot resolve the issue to your satisfaction within that time frame we will refer you to the free industry complaints handling body known as Australian Financial Complaints Authority Limited (AFCA).

We are a financial member of AFCA, the Government approved External Disputes Resolution scheme.

AFCA can be reached at 1800 931 678

AFCA's mail address is GPO Box 3, Melbourne Vic 3001

AFAC's website is www.afca.org.au

Compensation arrangements:

We believe we have put in place compensation arrangements (via maintenance of professional indemnity insurance and adequate financial provision for any policy excess) that are adequate having regard to the size, nature and complexity of our business. We believe that these arrangements are sufficient for the purpose of meeting our compliance obligations under section 912B of the Corporations Act.