

## About this document

This Financial Services Guide (FSG) is an important document, which we are required to give to all retail clients in accordance with our relevant Australian Financial Services Licence (AFSL). The AFSL is designed to provide you with information so you can make an informed decision as to whether to use the financial services we provide. GPL Read is responsible for the services outlined in this FSG.

This FSG is divided into two parts and the parts should be read as together they form the full FSG. Part one provides information about GPL Read and an overview of the services we provide. Part 2 is an adviser profile, which outlines the services in more detail and the types of financial products we are able to recommend.

This FSG will help you understand:

- the financial services we provide,
- how we can be contacted,
- how we are remunerated,
- our external and internal dispute resolution procedures and how to access them.

This FSG contains general information only and has been prepared without taking into account any particular person's needs or objectives. The reader should consider whether the services described are appropriate for their needs and circumstances.

## Contact us

Our contact details are as follows:

GPL Read  
732 Forest Road  
Peakhurst NSW 2001  
Phone: (02) 9579 4655

## Not Independent

GPL Read receives commission payments on Life Insurance Products. This allows us to advise on and place insurance products without charging you, the client directly, but rather receiving remuneration from product issuers. By doing this we are not allowed to use the words Independent, Impartial or unbiased when describing our business for more information please ask your adviser.

## About GPL Read

GPL Read was established by Travis Read, a financial adviser with 31 years' experience, with the assistance of experienced accountants Nathan Phipps and Steven Lynch. The objective of the group is to provide sound and well researched financial advice.

## Financial services provided

GPL Read is authorised to provide the following financial services to retail and wholesale clients under our AFSL:

Provide financial product advice for the following classes of financial products:

- basic deposit products,
- deposit products other than basic deposit products,
- debentures, stocks or bonds issued or proposed to be issued by a government,
- interests in managed investment schemes including investor directed portfolio services,
- retirement savings accounts,
- securities,
- standard margin lending facilities,
- superannuation,
- life products, including investment life insurance products, 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, and
- buying and selling the above financial products for retail and wholesale clients.

## Remuneration

If you receive financial advice from your financial adviser you may be charged fees for the provision of this advice. These fees will be set out in the separate FSG part 2 and or the Statement of Advice you receive from your financial adviser.

## Providing Instructions

We require all instructions from you to be in writing. We will act in accordance with those instructions where they are of an administrative nature. In some cases it may be necessary for us to seek independent advice before acting.

## Your Privacy

Personal information you provide is used to provide a financial service to you and comply with the relevant laws. If you don't provide the relevant information we may not be able to provide the financial service to you. In some cases we may disclose your personal information to service providers we use, for example our auditor may check our files are compliant with the relevant laws and our advice to you meets your needs.

Privacy laws apply to our handling of your information and our Privacy Statement includes information on:

- the kinds of personal information collected and how it is held,
- the reasons information is collected,
- who it might be disclosed to and whether those people might be outside Australia,
- how you might access personal information held about you, and
- how you might complain about a breach of the Australian Privacy Principles and APP Code.

Please ask us if you would like a copy of our privacy policy.

### **Professional Indemnity Insurance**

GPL Read holds professional indemnity insurance which satisfies the requirements for compensation arrangements under Section 912B of the Corporations Act. Subject to its terms and conditions, the policy provides cover for civil liability resulting from 3<sup>rd</sup> party claims concerning the professional services provided by GPL Read, its employees and representatives.

### **Complaints**

If you have a complaint about the service provided to you, you should take the following steps:

1. Contact the complaints officer on (02)9579 4655, or send your complaint in writing to:

Complaints Officer:  
GPL Read  
732 Forest Road  
Peakhurst NSW 2210

2. If you do not find the outcome satisfactory, or your complaint remains unresolved after 30 days you can contact the Australian Financial Complaints Authority.

### **Australian Financial Complaints Authority**

GPL Read is a member of the Australian Financial Complaints Authority (AFCA). AFCA is an external disputes resolution scheme established by the Commonwealth Government to deal with complaints from consumers in the financial system. The AFCA service is free for consumers.

### **Australian Securities and Investments Commission**

You can also contact the Australian Securities and Investments Commission (ASIC) on 1300 300 630 to make a complaint or to obtain further information regarding your rights.