



Financial Services Guide

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Licensee: Hunter Green Pty Ltd Australian Financial Services License No. 225962

Authorised Representative: More Time Financial Pty Ltd (ASIC# 1234446)
Ross Marais (ASIC# 1234475)

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TIME 
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Why am I receiving this document?

This guide contains important information about:

- The services we offer you
- How we, our licensee and our associates are paid
- What associations or relationships we have with financial product issuers The services we offer and their cost
- Our internal and external dispute resolution procedures and how you access them

** In this document 'we' refers to More Time Financial Pty Ltd and Your Financial Adviser.*

Who is our Licensee?

To provide financial advice requires the adviser to either hold an Australian Financial Services Licence (AFSL) or be authorised to provide advice by an AFSL holder. We have chosen to be licensed by Hunter Green Pty Ltd. Hunter Green is 100% privately owned and holds its own AFSL. Hunter Green is responsible for ensuring the advice we provide meets the various legal and regulatory requirements, and provides us with Professional Indemnity insurance and dispute resolution systems.

For Hunter Green's services, systems and insurances we pay a monthly fee and may also pay an amount equivalent to up to 2.75% of any remuneration or commissions they, or we, receive for providing you with our advice or services

HUNTER GREEN PTY LTD

Level 5, 320 Adelaide Street, Brisbane, QLD 4000

Telephone (07) 3532 4051

www.huntergreen.com.au

Email: invest@huntergreen.com.au

Australian Financial Services License No. 225962

What services do we provide?

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

- Cash flow and Debt management
- Tax effective investing
- Managed investments
- Wealth protection
- Superannuation
- Retirement planning
- Estate planning

Your financial planner



ROSS MARAIS

BCom (Fin Plan)

Authorised Representative No. 1234475 of
Hunter Green Pty Ltd Australian Financial Services
License No. 225962.

Whilst completing his financial planning degree at Griffith University, Ross worked part time as a financial planning assistant at Hillross Tweed Financial Planning.

After graduating with a Bachelor of Commerce majoring in financial planning, Ross was successfully employed into the AMP Horizons financial planning academy in Brisbane which is part of AMP – Australia's largest non-bank wealth management business. The Horizons Academy is a national centre of excellence and is recognised as an industry leader in the education and development of financial advisers.

After leaving AMP Ross moved home to the Gold Coast and co-founded More Time Financial with his father Allan and has since been working in the business.

Ross holds a Bachelor of Commerce – Financial Planning, a Statement of Attainment for Self- Managed Superannuation Funds and Certificate IV in Finance and Mortgage Broking.

Do we have any relationships or associations with Financial Product issuers?

Associations

We at More Time Financial Pty Ltd and Hunter Green Pty Ltd are privately owned and are not part of any company which issues financial products. There are no ownership ties or other relationships with any financial service product provider which might unduly influence which financial products we are authorised by Hunter Green to recommend.

Commissions

Hunter Green and its advisers are in receipt of commissions paid by investment and superannuation product providers in relation to some investment and insurance products held by clients that were in place prior to 1 July 2013

Alternative Forms of Remuneration Register

Licensees and their representatives are required to maintain a register of any form of alternative remuneration paid or received with a value between \$100 and \$300. This register is available for your inspection on request.

What kinds of financial products are we authorised to provide?

For retail and wholesale clients we are authorised to provide financial product advice and deal in the following financial products:

- securities – meaning shares listed on the Australian Stock Exchange;
- superannuation, whether self-managed, personal super or corporate super;
- interests in managed investment schemes including investor directed portfolio services – these are managed funds, master trusts and “wrap” accounts;
- retirement savings accounts (“RSA” products);
- debentures, stocks or bonds issued or proposed to be issued by a government;
- bank accounts, term deposits and payment products; and
- life products including investment life insurance products and life risk insurance products;

We are also authorized to provide financial product advice on, and arrange, Managed Discretionary Account services not operated by Hunter Green, to retail and wholesale clients.

If you do not wish to receive our advice, we may deal on your behalf by carrying out your instructions.

If you do not obtain advice, you face the risk that the Financial Product/s you select will not fully take into account your objectives, financial situation or needs.

How do I pay for More Time Financial advice?

All fees and commissions are inclusive of GST and the fees could be greater than those disclosed below in complex cases. In these instances, we will inform you of the exact fee payable promptly in writing.

Initial consultation

The meeting provides you with an opportunity to make a decision as to whether you would like to initiate the financial planning process with our company.

Data collection, Strategy Presentation, Advice Preparation

The advice preparation fee includes all meetings with you, the time we take to determine our advice and the production of the Statement of Advice. The fee is based on the scope and complexity of advice provided to you.

Implementation (fee for advice)

If you elect to pay us a fee for advice the an Implementation fee of between \$330 and \$10,000 may apply.

Ongoing services fees

Once our initial advice is implemented we will typically provide you with ongoing services. Ongoing fees will depend on what ongoing service we provide to you. They are typically an agreed fixed fee which is paid monthly.

Ad hoc advice

Where you don't have an ongoing service arrangement and require ongoing advice on an ad hoc basis, a fee based on time charged at \$330 per hour may apply.

Execution only service

Where we provide a financial service to facilitate buying or selling of a specific financial product as instructed by you, a one-off fee may apply.

Stamping Fees

We may receive stamping fees from issuer companies for raising capital or debt on behalf of that company. If so, the amount will be disclosed to you at the time of making the investment.

Life Insurance products

On insurance products that were in force prior to 1 January 2018 the relevant insurer will pay initial commission between 0% and 130% and ongoing commission between 0% and 33% of the annual premium for as long as you hold the product.

On new insurance policies that came into force from 1 January 2018 the relevant insurer will pay initial commission between 0% and 88% and ongoing commission between 0% and 22% of the annual premium for as long as you hold the product.

On new insurance policies that come into force from 1 January 2019 the relevant insurer will pay initial commission between 0% and 77% and ongoing commission between 0% and 22% of the annual premium for as long as you hold the product.

On new insurance policies that come into force from 1 January 2020 the relevant insurer will pay initial commission between 0% and 66% and ongoing commission between 0% and 22% of the annual premium for as long as you hold the product.

Commissions are paid to us by the product provider and are not an additional cost to you.

Pre-existing arrangements

For existing clients already in an established commission arrangement that existed prior to 1 July 2013, we may receive commission on investment products, superannuation products or margin lending products held. For investment products the relevant product issuer will pay initial commission between 0% and 5.5% and ongoing commission between 0% and 0.88% of the value of your investments for as long as you hold the product. For margin loans the relevant product issuer will pay an ongoing commission between 0% and 0.88% of the outstanding loan balance. Commissions are paid to us by the product provider and are not an additional cost to you.

The basis and amount of all commissions and fees for service will be set out in the SoA and explained by your Adviser.

How can you give us instructions?

You may tell us how you would like to give us instructions. For example, by telephone, fax or other means such as e-mail.

What information should you provide to receive personalised advice?

You need to provide us with a list of your personal objectives, details of your current financial situation and any relevant information, so that we can offer you the most appropriate advice possible.

You have the right not to tell us, if you do not wish to. However, if you do not, the advice you receive may not be appropriate to your needs, objectives and financial situation.

We are also legally required to verify your identity, so we will ask to see your passport, driver's license or other identity documents. You should read the warnings contained in the Statement of Advice carefully before making any decision relating to Financial products.

Other documents you will be given if you receive advice from us.

When we give you financial advice you will be provided with a Statement of Advice (SoA) which will contain details about:

- the advice provided, including the basis on which it was given
- fees, commissions and other benefits
- any associations we have with Financial Product Issuers or other parties which may have influenced the advice we give you.

After receiving our initial advice, a Record of Advice (RoA) may be produced & retained by us instead of an SoA if there have been no significant changes in your personal circumstances or the basis of the advice since the last SoA was provided. You can request a copy of any RoA at any time.

If we recommend to you a particular Financial Product we will give you information about the particular Financial Product—a Product Disclosure Statement—to help you make an informed decision about the Financial Product.

What information do we maintain in your file and can you examine it?

We will retain copies of your identity documents and we will maintain a record of your personal profile including details of your objectives, financial situation and needs. We also maintain records of any recommendations made to you, including the initial Statement of Advice, and any subsequent Statements of Additional Advice and Records of Advice provided to clients receiving our ongoing service. Copies of these can be requested either verbally or in writing.

We are committed to ensuring the privacy and security of your personal information. A copy of the relevant privacy policy is available on our licensee's website or by contacting us. If you wish to examine your file, please ask us. We will make arrangements for you to do so.

What should you do if you have a complaint?

1. Contact us and explain the nature of your complaint.
2. If your complaint is not satisfactorily resolved within 20 days, please contact our Complaints Officer Greg Hunter on 07 3532 4051 or put your complaint in writing and send it to him at Hunter Green Pty Ltd's address. We will try and resolve your complaint quickly and fairly.

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3. Hunter Green Pty Ltd is a member of the Australian Financial Complaints Authority (formerly the Financial Ombudsman Service (FOS)). If the complaint can't be resolved to your satisfaction you have the right to lodge a complain with the Australian Financial Complaints Authority

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority

GPO Box 3 Melbourne VIC 3001

4.

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

Compensation Arrangements

Our licensee, Hunter Green, holds Professional Indemnity Insurance which includes cover for the work done for Hunter Green by its representatives and employees even though they may have ceased employment with Hunter Green. Hunter Green believes its PI insurance complies with the requirements of the section 912B of the Corporations Act and the relevant Regulations.

If you have any further questions about the financial services More Time Financial provides please contact us on 07 5636 1577. Retain this document for your reference and any future dealings with More Time Financial



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