

Financial Service Guide

Complies with Corporations Act s942A & s942B version 1 dated 22nd of October 2018

Purpose of this FSG

This Financial Services Guide (FSG) is intended to inform you of certain basic matters relating to your relationship with our Authorised Representative, prior to you being provided with an Authorised financial service.

Subjects referred to in this Financial Services Guide disclose;

- who we are,
- details for our Authorised Representative,
- how we and our Authorised Representatives are remunerated,
- what to do in the event of a complaint and the method by which we engage our professional advice process,
- and services we are Authorised to provide.

It is intended that this document should assist you in determining whether to use any of the services described. It is our duty to provide you with this document at the first available opportunity.

Who we are

Archer Financial Group is a financial services company and Jason Yu (Director) is an Authorised Representative of Apex Macro Financial Group Pty. Ltd. AFSL 498715.

Details of our licensee and your Authorised Representative

Apex Macro Financial Group Pty. Ltd.

ABN	33 617 164 413
AFSL	498715
Address	Level 1/279 Doncaster Road, Balwyn North VIC 3104
Phone	03 8592 0081 or 1300 003 888 or 0413 788 255
Email	info@apexmacro.com
Website	www.apexmacro.com

Your Adviser / Authorised Representative

Name	Jason Yu
Title	Director Financial Adviser & Mortgage Specialist
AR No.	466779
Address	Ground Floor – 1 Redwood Drive, Notting Hill VIC 3168
Phone	0431 417 782
Email	jason@archerfinancial.com.au
Website	www.archerfinancial.com.au

How we and our Authorised Representatives are remunerated

Your adviser will receive 99% of the service fees, commissions and brokerage received by Apex Macro Financial Group Pty. Ltd. (our licensee).

What to do in the event of a complaint

In the event of a complaint, we take this with priority to resolve and ensure the integrity of our services to you. If you have any complaints about the services provided to you, you should take the following steps:

1. Contact your Authorised Representative and tell them about your complaint.
2. If your complaint is not satisfactorily resolved within three working days, please contact the Apex Macro Financial Group Pty. Ltd. In writing. Your complaint can be sent to:
Level 1/279 Doncaster Road, Balwyn North. VIC 3014 or info@apexmacro.com.au
3. Apex Macro Financial Group Pty. Ltd. will endeavor to resolve all complaints within 45 days of lodgment. Should there be special circumstances relating to the complaint, such that it is not reasonable for the complaint to be resolved in that time, Apex Macro Financial Group Pty. Ltd. will inform you of the reasons for the delay. We may request an extension of time up to a total of 90 days.
4. If Apex Macro Financial Group Pty. Ltd. has not responded within 45 (or 90) days or you are not satisfied with the response, you can lodge a dispute with the Financial Ombudsman Service. This service is provided to you free of charge.

Australian Financial Complaints Authority (AFCA)

AFCA offers a free, independent dispute resolution service for the Australian banking, insurance and investment industry.

Phone: 1800 931 678

Website: www.afca.org.au

Email: info@afca.org.au

Address: GPO Box 3, Melbourne VIC 3001

Superannuation Complaints Tribunal (SCT)

The SCT is a Commonwealth body that can help with disputes relating to superannuation.

Phone: 1300 884 114

Website: www.sct.gov.au

Address: Locked Bag 3060, Melbourne VIC 3001

Email: info@sct.gov.au

The Australian Securities and Investments Commission (ASIC)

ASIC also has a free call info line on 1300 300 630 which you may use to make a complaint and obtain information about your rights.

We are licensed to provide advice in the following areas

- Deposit products,
- Non-basic deposit products,
- Debentures, stocks or bonds issued by a Government,
- Life insurance investment products,
- Life risk insurance products,
- Managed investment schemes (including Investor Directed Portfolio services),
- Retirement Savings Accounts,
- Securities,
- Superannuation (including Self-Managed Superannuation funds),
- Debt Management Services,

Provision of Advice

We encourage you to seek a Financial Adviser that suits your circumstances. Your Adviser will sit down with you to discuss and determine a suitable course of action for your financial goals.

Q. Will we provide you with a Statement of Advice?

A. You are required to receive a Statement of Advice (SoA) document when you receive personal advice that relates to your own objectives, financial situation and needs. The Statement of Advice will contain the basis on which the advice has been provided, personal information relating yourself and interested parties, recommendations and information that relate to the fees and charges of any recommendations. At times there will be the need for a Review of Advice (RoA) document which would be an alteration of the original Statement of Advice due to significant changes in your personal circumstances.

You can request a copy of these documents up to 7 years after they have been produced and presented to you.

Should there also be any product recommendations made do you in either the SoA or RoA, a Product Disclosure Statement (PDS) will also accompany your documentation.

Q. How do you pay for the financial services provided?

A. Apex Macro Financial Group Pty. Ltd. (our licensee) may receive an upfront fee, ongoing fee, brokerage or a combination of fees from product providers which will be passed to its advisers. Fees can be based on total funds placed, time spent with adviser or as

agreed by you and our advisers. Please refer to our 'Schedule of Fees' for our service offerings. All fees will be disclosed in your Statement of Advice document.

Life insurance products;

Depending on the product, commissions paid can be up to 88% of the first-year premium and up to 33% on the renewal each year.

Regarding Investment and Superannuation Advice;

If you decide to proceed with investment and/or superannuation advice provided the fee you may be charged will be a dollar based or may be calculated as a percentage of the amounts invested. The fee may also be reflective of an hourly rate. All fees, brokerages and commissions are paid to Apex Macro Financial Group Pty. Ltd. (our licensee) who may deduct a fee and then pays the balance to your adviser(s) subject to any agreements. Some of our Advisers or Authorised Representatives may have referral arrangements to a third-party. Specific details will be contained in your Statement of Advice.

Conflicts of Interest

Apex Macro Financial Group Pty. Ltd. (our licensee) and our Authorised Representatives does not have any relationships or associations with any institutional product issuer that could be expected to influence the provision of financial services.

Apex Macro Financial Group Pty. Ltd. and our Authorised Representative may receive additional benefits from the product providers we deal with. These will include sponsorship for the purpose of making available professional development to our Authorised Representatives, and may also include lunches, invitations to sporting events, theatre tickets, branded promotional items, and occasional gifts such as Christmas hampers and bottles of wine on special occasions etc. A register of any such payments or support received is maintained at Apex Macro Financial Group Pty. Ltd. head office and in the office of our Authorised Representative and may be viewed on request. Non-monetary benefits that are accumulated to total above \$300 for each provider is considered to be 'conflicted remuneration' and is banned. Additional benefits are not permitted to be paid to our Authorised Representative if they are as a result of, or conditional on, the amount of business an Authorised Representative gives to a product provider.

Archer Financial Group is committed to ensuring the confidentiality and security of the information provided by you to us. We support and embrace the Australian Privacy Principles set out in the Privacy Amendment (Private Sector) Act 2000 and the protection afforded by this act for the security of private information held on ordinary Australians. A full copy of our Privacy Policy is available upon request. We also need to collect copies of your identification to meet our obligations under the Anti-Money Laundering and Counter Terrorism Financing Act 2006. We may also request that you provide us with your Tax File Number, however if you choose not to, there may be tax implications for you. If you have any complaints about how we handle your private information, please contact Jason Yu of Archer Financial Group at the contact points shown above. We take your privacy seriously and will address your concerns through our complaints handling process. If you believe you do not receive a satisfactory resolution to your concerns, you may contact the Office of the Australian Information Commissioner (OAIC). (www.oaic.gov.au)
