



FINANCIAL SERVICES GUIDE

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This Financial Services Guide assists you to decide whether to use our services. It describes how we are remunerated, our professional indemnity insurance and how we handle any complaints you may have.

We may give you other documents when providing our services. These may include:

- **Product Disclosure Statements** – When applying for a financial product, Product Disclosure Statements and other important documentation containing information about the product's features and risks will be made available.

OUR SERVICES

Employment Hero Financial Services Pty Ltd are an authorised representative of Australian Financial Services (AFS) licensee AD Advisory Services Pty Ltd, AFSL No. 237058.

The financial products we can arrange for you include:

- Superannuation

HOW CAN YOU DEAL WITH US?

You can deal with us in person, by phone or email

HOW WE ARE PAID

Our related entities receive remuneration from:

- remuneration and other payments paid by product providers; and
- other benefits.

Remuneration and other payments paid by product providers	If you implement a financial product through us, our related entities may receive payments in the form of initial remuneration and/or ongoing remuneration from the financial product providers. These remunerations are included in the fees and premiums you pay for the product. This is not an additional cost to you.
Non-monetary benefits	Some product issuers may give our related entities other benefits such as training seminars or sponsor sporting events. These benefits may change from year to year. We will maintain a register to record any alternative forms of remuneration or benefits that we may receive that exceed a value of between \$100-\$300.

WHO WE PAY?

Employees	Our related entities have employees who are paid in the following ways: <ul style="list-style-type: none"> • an annual salary. • a combination of salary and other benefits for the provision of our financial services. • employees may be eligible to receive a performance bonus if they meet pre-set agreed key performance indicators. • participation in our Employee Stock Ownership Plan (ESOP).
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Other

Within the group of companies of our AFS Licensee there are common directorships. Directors receive an annual remuneration for the provision of their services to the relevant company.



OUR PROFESSIONAL INDEMNITY INSURANCE

Our AFS licensee has professional indemnity insurance in place which covers us for any errors or mistakes relating to our financial planning services. This insurance meets the requirements of the Corporations Act and covers the services provided by our Advisers, our authorised representatives and/or referrers after they cease working with us provided we notify the insurer of the claim when it arises and this is done within the relevant policy period.

WHAT TO DO IF YOU HAVE A COMPLAINT?

If you wish to complain about our services, you can either discuss the matter with your Adviser or contact our Complaints Officer on 1300 853 764. We will acknowledge receipt of your complaint immediately, and attempt to resolve it within 45 days.

Our AFS licensee is a member of the Australian Financial Complaints Authority, an external dispute resolution scheme. If you are not satisfied with the manner in which we handle your complaint, you are entitled to take your complaint to them. Their contact details are found on the website at www.afca.org.au or free call 1800 931 678. You can access this scheme for free and any decision they make is binding on us, but not on you.

HOW CAN YOU CONTACT US?

We can be contacted at:

Employment Hero Financial Services Pty Ltd
ABN: 58 606 879 663
AR No. 1234046
2/439-441 Kent Street, Sydney NSW 2000
Ph: 02 8030 8886
www.employmenthero.com
Raymond Jaramis
Ph: 02 8030 8886
Email: ray.jaramis@employmenthero.com
Our AFS licensee—AD Advisory Services Pty Ltd
ABN: 68 005 830 802
AFS Licence No: 237058
Level 9, 488 Queen Street, Brisbane, QLD 4000
Ph: 1300 853764
Email: info@adfp.com.au
www.ad-advisory.com.au

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HOW WE PROTECT YOUR PRIVACY?

We are committed to protecting your privacy. We use the information you provide us to advise you on your financial circumstances, goals and strategies. We or our Advisers may provide your information to the product issuers with whom you choose to deal (and their representatives) and our related entities. When your Adviser recommend a financial product or service, they will provide the product providers PDS or disclosure document to you which will outline their privacy policy. We do not, nor do our Advisers, trade, rent or sell your information.

If you don't provide us with full information, we can't properly advise or assist you with your financial service's needs. If you request us to provide you with services or monitor your accounts via the internet while you are in the European Union (EU) you will need to provide us with written consent to do so, as you may have different rights while in the EU. If your Adviser leaves us and starts providing financial services under another AFS License, your information may be transferred to the new licensee. You will be advised of any such transfer prior to it taking place and you will be given the opportunity to remain with one of our or our AFS Licensees Advisers if you prefer to do so.

We, our Advisers or our AFS Licensee may disclose your information to recipients in the United States of America for the purposed of required transaction notifications (E.g. Form W-8 BEN). We, our Advisers or our AFS Licensee may also store your information in the internet 'cloud' and external data storage providers or other companies to backup and ad-hoc store our electronic data. Therefore, your information may be disclosed to recipients in overseas countries. We, our Advisers or our AFS Licensee, will not be accountable for any recipient's breach of Australian privacy laws and you will not be able to seek redress under those laws.

For more information about how we comply with the requirements of the Privacy Act and Australian Privacy Principles, to access the information we held about you, how to have it corrected and how to complain if you think we or our Advisers have breached the privacy law, ask for a copy of our Privacy Policy by contacting us, via the contact details listed herein.

ANTI-MONEY LAUNDERING AND COUNTER TERRORISM

As a financial service provider, we and our AFS license have an obligation under the Anti-Money Laundering and Counter Terrorism Finance Act 2006 (Cth) to verify your identity and the source of any funds. This means that we will ask you to present identification documents to meet assessment requirements such as your passport or driver's license and other documents, if applicable. We will also retain copies of this information. In connection with providing our services to you, we may disclose the information you have provided to our AFS licensee, Regulators, other professionals such as financial institutions, insurance providers, superannuation trustees, product issuers and our service providers.

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