



## **Financial Services Guide**

**Axiis Capital Pty Ltd**

**ABN 82 639 996 259**

**AFSL 523464**

This document is Part One of a Financial Services Guide and must be read in conjunction with Part Two

## **ABOUT THIS FINANCIAL SERVICES GUIDE**

This Financial Services Guide (FSG) is issued with the authority of Axiis Capital Pty Ltd (“Axiis Capital”). This FSG is designed to assist you in determining whether to use any of the services offered by Axiis Capital and/or its Authorised Representatives. This guide is only complete when you also have Part Two - “Authorised Representative Profile”.

This Guide contains important information about:

- who we are;
- how we can be contacted;
- what services we are authorised to provide to you;
- how we (and any other relevant parties) are remunerated;
- details of any potential conflicts of interest;
- details of our internal and external complaint procedures, along with how you can access them; and
- privacy (i.e. collection and handling of your personal information)

## **WHAT FINANCIAL SERVICES IS AXIIS CAPITAL AUTHORISED TO PROVIDE?**

Axiis Capital holds an Australian Financial Services Licence (AFSL) and is authorised to:

- Provide financial product advice
- Deal in financial products

The financial products that Axiis Capital is authorised to give advice to both retail and wholesale clients on are:

- Government debentures, stocks and bonds
- Life products, including life investment and life risk insurance
- Managed Investment Schemes, including Investor Directed Portfolio Services.
- Retirement savings accounts products (RSA)
- Securities, Basic Deposit Products
- Superannuation, including Self-managed Super Funds
- Wealth Creation and Retirement Planning
- Personal and Corporate Superannuation
- Personal and Business Risk Insurance
- Managed Portfolio Services
- Cash Flow and Debt Reduction Strategies
- Portfolio Review and Ongoing Service
- Direct Equities
- Estate Planning

Axiis Capital is licensed to “deal” in the above products. This allows us to apply for, acquire, vary or dispose of those financial products in the implementation of the advice provided.

Your adviser will provide you with an Adviser Profile, which, along with this FSG, provides the information necessary for you to make an informed decision. Your adviser will be acting as a Representative of Axiis Capital. Axiis Capital is therefore responsible for the financial services and advice as set out in this FSG that your adviser provides to you.

## **AXIIS CAPITAL CAN PROVIDE YOU WITH ADVICE ON THE FOLLOWING SERVICES**

### **FINANCIAL PLANNING AND INVESTMENTS:**

- Assessment of Current Position, Financial Needs and Personal Goals
- A Strategy to Support the Lifestyle You Want to Live
- Investment Planning (including savings programs)
- Estate Planning
- Superannuation (including Retirement Planning, Annuities and Allocated Pensions)
- Sourcing of Taxation, Accounting, Legal and Property Selection Services

### **SECURITIES AND PORTFOLIO MANAGEMENT ADVICE:**

- Research
- Portfolio Development and Reporting
- Acquisition and Disposal
- Cash and Interest-Bearing Investments

### **SUPERANNUATION:**

- Self-managed Super Funds
- Employer Sponsored Superannuation
- Rollovers, Annuities and Allocated Pensions
- Transition to Retirement
- Investment Accumulation Plans

### **INSURANCE:**

- Life Insurance
- Income Protection
- Total and Permanent Disability
- Trauma Protection
- Business Expenses, Succession Planning, and Partnership Protection

Specific information about your adviser's experience and specialisation is provided in the Adviser Profile, which is issued in conjunction with this FSG.

Your adviser is only responsible for services offered by your adviser as an Axiis Capital Representative and not in any other capacity.

It is especially important that you are aware that the range of products that Axiis Capital Representatives are authorised to offer you is limited to an Approved Product List (APL) established by approved independent research and endorsed by an internal research team.

## HOW DO CLIENTS COMMUNICATE INFORMATION TO US?

It is preferable that information is provided in a way that gives us a clear and substantiated basis for mutual understanding of your circumstances, needs and preferences. This can include copies of documents and written communications in emails or other online systems that we will give you information about when required.

## GENERAL SECURITIES AND EXECUTION SERVICE

Please note that any advice provided for securities execution services only is general advice.

Clients requiring our securities execution services will be allocated an equities adviser who will be primarily responsible for providing you with *general advice*. All instructions to buy or sell securities are automatically accepted as 'Good-till-Cancelled' orders unless otherwise indicated. Conditional orders are accepted on a non-guaranteed basis.

Accordingly, we will not provide a Statement of Advice for these services. We make no warranties or guarantees in respect of the performance as a result of our securities services.

You are responsible for monitoring your own portfolio. The existence of a securities account with Axiis Capital or the acquisition of a financial product through us does not mean Axiis Capital or its advisers are responsible for monitoring a client's portfolio. It should be noted that communication(s) by us or an adviser in relation to your portfolio (with recommendations or otherwise) is not to be taken that your account is being managed or monitored by an adviser or us. We stress that clients are responsible for monitoring their own portfolios and for contacting their adviser if they have any queries relating to their investments.

## WHAT INFORMATION CLIENTS WILL RECEIVE

If we provide you with personal financial advice, we will confirm our recommendations in writing so that you can make an informed decision about the appropriateness and suitability of our advice. Our recommendations are usually given to you in a written Statement of Advice (SoA). Subsequent advice on recommended actions may be provided in a written Record of Advice (RoA).

Where we recommend a particular financial product, we will provide a Product Disclosure Statement (PDS), which contains specific and important information about that product. It is especially important for you to read and understand any PDS that we provide you before you act on a financial product recommendation.

In most cases personal advice will be provided, however if you do not require personal advice, general advice is available.

We can also act without providing financial advice on your specific instructions to transact on your behalf and place a financial product (that Axiis Capital is able to offer). We can act on your instructions whether you provide them by telephone, email or other means of communication agreed to.

## REMUNERATION AND BENEFITS

The fee schedule is structured to ensure that you only pay for services as they are agreed to be implemented.

The basis and amount of all fees, commissions, adviser service fees and any referral fees will be fully disclosed in your SoA or RoA and explained by your adviser prior to the implementation of any advice. An explanation of the fees and charges of the product provider will also be outlined in the relevant PDS.

### HOW CLIENTS PAY FOR THE SERVICE

<b>FINANCIAL PLANNING FEES</b>	<p>Before providing advice or service, your adviser may charge you an upfront fee for services based on either:</p> <ul style="list-style-type: none"><li>• Time spent developing advice or implementing services</li><li>• A fixed dollar amounts</li><li>• A percentage of funds invested; or</li><li>• A combination of these methods</li></ul> <p>These fees will be disclosed before service is provided to you and you will need to agree to our terms of engagement.</p>
<b>ADVISER SERVICE FEE</b>	<p>When you elect to have ongoing advice, you will be charged a fee, which will be disclosed to you at the time of making the arrangement.</p>
<b>COMMISSIONS</b>	<p>Commissions on insurance products are based on a percentage of the premium, which is the industry standard practice.</p>
<b>ADVISER SERVICE FEE</b>	<p>An additional Adviser Service Fee may also be paid to Axiis Capital by the product provider for the duration of that investment. The amount of any such commission will be disclosed to you.</p>
<b>REFERRALS</b>	<p>If you have been referred to your adviser by a third party, (e.g. accountant) the third party may receive a fee, commission, or other benefit for the referral. This fee comes out of the fees received by Axiis Capital and your adviser and does not represent an additional cost to you.</p>
<b>ALTERNATIVE REMUNERATION</b>	<p>If Axiis Capital or your adviser receives alternative remuneration such as entertainment and gifts from financial institutions, in accordance with the Industry Code of Practice, Axiis Capital and your adviser maintain a register of material alternative remuneration paid and received. Copies of these registers are available on request.</p>
<b>POST FSG NOTIFICATION BENEFIT</b>	<p>There will be occasions when our benefit cannot be ascertained at the time of issue of the FSG and in those cases. Once we do ascertain the amount or nature of the benefit to us, we will inform you as soon as practical.</p>

Details of fees charged to clients and commissions earned in relation to services provided are set out in the Fee Addendum to this FSG.

The SoA will detail fees, commissions or benefits that relate to your specific matter.

## DISPUTE RESOLUTION

How do clients complain about the services provided?

Axiis Capital is committed to providing a high level of client satisfaction and maintaining our reputation for honesty and integrity. If you feel that we have fallen short of our commitment we would like you to tell us. Axiis Capital is committed to resolving any concern a client has and will deal with it quickly, fairly and in the strictest confidence. If you have a complaint that has not been dealt with to your satisfaction by your adviser, you can notify it verbally to the Compliance Officer for our licensee Axiis Capital, who can be contacted on 02 8051 3010, or in writing to PO Box R1521, Royal Exchange NSW 1225.

Axiis Capital is a member of Australian Financial Complaints Authority (AFCA) and you have recourse to that organisation if you are dissatisfied with our efforts to resolve the dispute or query. If a complaint is not resolved to your satisfaction by us, you have the right to take the complaint, free of charge, to AFCA on 1800 931 678.

Axiis Capital has Professional Indemnity Insurance for compensation claims by clients against Axiis Capital and its representatives and advisers.

## PRIVACY

### HOW IS PERSONAL INFORMATION DEALT WITH?

We are committed to implementing and promoting a privacy policy that will ensure the privacy and security of your personal information.

Axiis Capital keeps records of your personal profiles, including the information supplied to the adviser relating to investment and insurance objectives, financial position, and personal needs. We also maintain records of recommendations made to you. Personal information supplied may be stored electronically.

### PRIVACY POLICY

Axiis Capital's Privacy Policy has been designed to ensure the privacy and security of your personal information. A copy of our Privacy Policy can be viewed or downloaded from our website ([www.axiiscapital.com.au](http://www.axiiscapital.com.au)) or can be requested from your adviser or the Compliance Officer on 0433 415 805.

<b>ADVICE AND SERVICES PROVIDED UNDER</b>	Axiis Capital Pty Ltd Australian Financial Services Licence 523464
<b>LICENSEE DETAILS</b>	Axiis Capital Pty Ltd ABN 82 639 996 259 Level 36, 1 Macquarie Place, Sydney NSW 2000 Tel: 02 8051 3010 Email: <a href="mailto:enquiries@axiiscapital.com.au">enquiries@axiiscapital.com.au</a>