



# Your Financial Services Guide

The Financial Services referred to in this guide are offered by Dobbie Services Pty Limited ACN 076 763 838 AFSL 448 225 of Suite 807, 109 Pitt Street, SYDNEY NSW 2000.

## **GUIDE'S PURPOSE**

**To help you understand the services offered, this guide outlines:**

- the services and types of products we are authorised to offer to you
- how we and our associates are paid
- any potential conflict of interest we may have
- details of our internal and external dispute resolution procedures and how you can access them

Please retain this document for your reference and any future dealings with Dobbie Services Pty Limited.

## **What else you will receive**

If you obtain initial personal financial advice from us we will provide you with a written Statement of Advice. To make sure that advice is appropriate to you we need to make reasonable enquiries about your current financial situation, tolerance to risk and future needs.

The Statement of Advice will include:

- the strategies recommended to help you achieve your objectives
- the financial services or products recommended and the basis for these recommendations taking into account your objectives, financial situations and needs
- our fees and/or commissions for insurance products only, and
- any associations we have with financial product issuers or other parties which may have influenced the advice we give you.

If you receive further personal financial advice, you will receive a written record of that advice (e.g. another Statement of Advice) or we will keep a written record of the advice. A copy of this will be kept at our offices and you may call your adviser to request a copy.

To help you make an informed decision about any financial product (other than listed securities) recommended to you, you will receive a Product Disclosure Statement.

## **ABOUT US**

Your financial adviser will be Robert Dobbie.

Robert Dobbie has a Bachelor of Science and a Bachelor of Laws, and a Diploma of Financial planning.

Robert Dobbie is a Fellow of CPA Australia (FCPA) and a Chartered Tax Advisor (CTA) of the Taxation Institute of Australia.

Robert Dobbie is an Authorised Representative of Dobbie Services Pty Limited.

If you have any further questions about the financial services Dobbie Services Pty Limited provides, please contact Robert Dobbie on 02 9970 5753.

## **OUR LICENSEE**

Dobbie Services Pty Limited is responsible for the financial services provided including the distribution of this Financial Services Guide (FSG).

We are authorised to provide class of product advice and deal in the following types of financial products:

- self-managed superannuation fund
- basic deposit products
- general insurance products
- life risk insurance products
- simple managed investment schemes
- securities
- superannuation

## **ABOUT YOU**

So you receive the most appropriate advice, your adviser will need a list of your personal objectives, details of your current financial situation and other relevant information.

You can choose not to tell us if you do not wish to however the advice you receive may not be appropriate.

Would you please read the warnings contained in the Statement of Advice carefully before making any decision relating to a financial product(s).

## **Protecting your privacy**

Protecting your privacy is a key priority in our business.

Our privacy policy means your personal profile is secure. Your personal profile includes details of your objectives, financial situation and needs.

Recommendations made to you are also maintained on your file.

A copy of our Privacy Notification Statement is enclosed for your information.

You can access your file by contacting our office.

Dobbie Services Pty Limited  
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## **Making changes**

You can give us instructions by using the contact details set out in this FSG. Generally, you need to give us instructions in writing (e.g. fax, email or letter) or another method as agreed by us.

## COMPLAINT RESOLUTION

If you are not satisfied with the service or advice provided you can:

1. Write to us and tell us about your complaint
2. If we have not satisfactorily resolved your complaint within three days, please contact the Complaint Resolutions Manager on (02) 9957 8863 or put your complaint in writing. Would you please mark the envelope "Notice of Complaint" and send it to:

Complaint Resolutions Manager  
Dobbie Services Pty Limited  
Suite 807, 109 Pitt Street  
SYDNEY NSW 2000

3. If the complaint isn't resolved to your satisfaction within 45 days, you may refer the matter to an independent complaints handling body. We are a member of the Financial Industry Complaints Service Limited (FICS). They can be contacted on 1300 780 808, or you can write to them at:

The Manager  
Financial Industry Complaints Service Limited  
PO Box 579  
Collins Street West  
Melbourne VIC 8007

## COST OF SERVICES PROVIDED

You and your adviser will discuss and agree an appropriate fee structure.

The following options are available to pay for the financial advice you receive:

- Fee for service deducted from your investment as a “one off” payment, annually or in instalments
- Invoice directly for initial and ongoing advice
- Via commission by the financial product issuer(s) for an insurance contract. You should note that commission can only be received for insurance products only.
- Ongoing commission throughout the life of the insurance contract.

The amount paid will be:

- based on the insurance premium payable
- based on an hourly rate agreed with you
- an agreed flat dollar fee, or
- a combination of the above.

Details of any payment we receive from insurance companies are contained in the Product Disclosure Statements provided to you when recommending an insurance product. If you receive personal financial advice from us, we will provide details of any fees, commissions and any other benefits, where possible in actual dollar amounts, in the written advice. We will provide worked dollar examples if actual dollar amounts cannot be provided.

If you do not receive personal financial advice from us, you can request details of any fees, commissions from insurance, and any other benefits in relation to any other financial service we provide.

## **Other Benefits**

We may attend conferences that are subsidised in whole or part. Eligibility to attend is based on achieving revenue targets and/or being accredited for our internal Quality Advice Programme.

Dobbie Services Pty Limited may receive sponsorship payments from product providers subsidising in-house conferences.

Dobbie Services Pty Limited provides a buyer of last resort option. This helps us provide continuity of service in the event of death and disablement of an adviser, or if an adviser leaves the industry. We may receive a minimum value for our business if the business is not sold on the open market. The value is based on a multiple of ongoing revenue and will be higher if a larger proportion of revenue comes from clients who hold products offered by Dobbie Services Pty Limited.

Details of these benefits will be provided in the written advice.

## **Non-monetary benefits**

Dobbie Services Pty Limited and your adviser maintain a register detailing any non-monetary benefit (greater than \$300) that may be received from a product provider. You can review this register via your financial planner.

## **Referrals**

If you have been referred to us by someone else, we may pay them a referral fee, or benefit. This is generally:

- a fixed fee payable if we provide you with paid personal financial advice
- a proportion of the initial and / or ongoing fees or insurance commissions we disclose to you, or
- a combination of both.

If applicable, details of any arrangement will be provided in the written advice.