

Licensee: Divitia Pty Ltd

Financial Services Guide

AFSL 412 113
ABN 96 153 269 633

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Authorised Representative: Divitia Financial Services Pty Ltd (ASIC # 315 201)
Malcolm Wicks (ASIC # 311 135)
Jodie Ryan (ASIC # 253 157)

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Authorised for distribution by Divitia Pty Ltd

Why am I receiving this document?

This Financial Services Guide (FSG) is an important document which we are required to provide to you as a condition of our Australian Financial Services Licence (AFSL).

It contains information about:

- Divitia Pty Ltd
- Divitia Financial Services Pty Ltd
- Malcolm Wicks
- Jodie Ryan
- The services offered and their cost
- Any conflicts of interest which may impact the services
- How we deal with complaints if you are not satisfied with our services.

When we provide you with financial planning services you may receive:

- A Statement of Advice (SoA) or Record of Advice (RoA) which documents the advice we provide to you
- A Product Disclosure Statement (PDS) which explains the products we have recommended.
- An annual Fee Disclosure Statement (FDS) which documents the fees paid and services you have received in the preceding 12 months.

Information about us

Divitia Pty Ltd is different to many financial planning practices as it holds its own Australian Financial Services Licence (412 113) which has been issued by the Australian Securities and Investments Commission (ASIC).

Divitia Pty Ltd and Divitia Financial Services Pty Ltd are owned and managed by Malcolm Wicks & Jodie Ryan.

As a licensee we are required to comply with the obligations of the Corporations Act and the conditions of our licence.

This includes the need to have compensation arrangements in place with a Professional Indemnity insurer.

What services do we provide?

Divitia holds a licence to provide a comprehensive range of services which include:

- Superannuation and SMSF advice
- Managed investment advice
- Direct equity advice
- Retirement planning advice
- Personal insurance advice
- Margin lending advice
- Portfolio review services

These services are provided to both wholesale and retail clients.

Your Financial Planners

Malcolm Wicks (ASIC number 315 201) or Jodie Ryan (ASIC number 253 157) will provide these services to you.

Malcolm and Jodie are representatives of Divitia Financial Services Pty Ltd which is a Corporate Authorised Representative of Divitia Pty Ltd.

Malcolm has over 10 years experiences as a Chartered Accountant, became a financial planner in 2007 and holds the following qualifications:

- Chartered Accountant (CA) – Institute of Chartered Accountants of Australia
- Bachelor of Business (B.Bus) – Queensland University of technology
- Diploma of Financial Services (Financial Planning) (Dip.FS (FP)) – Tribeca
- Associated Fellow (AFAIM) – Australian Institute of Management.

Jodie became a financial planner in 2000 and has worked in the financial services industry since 1997 and holds the following qualifications:

- Diploma of Financial Planning (Dip FP) Deakin University
- Bachelor of Education (B.Ed) Queensland University of Technology

Malcolm and Jodie act on behalf of Divitia who are responsible for the services that they provide.

You can rely on Malcolm, Jodie and Divitia to deliver professional advice and to stand by that advice.

The financial planning process

We recognise that the objectives and personal circumstances of each client are different.

What is right for one client may not be right for another.

We will listen to you to understand your objectives and circumstances. We will also ask questions to make sure we address all issues.

When we first provide advice to you it will be explained thoroughly and documented in a Statement of Advice which you can take away and read.

The Statement of Advice will explain the basis for the advice, the cost to you of implementing the advice and any commissions or associations which could have influenced the advice.

For managed funds and insurance recommendations, we will provide you with a Product Disclosure Statement. This contains information to help you understand the product being recommended.

At all times you are able to contact us and ask questions about the advice and investments recommended.

You can provide instructions to us in writing, via phone or via email/fax. Please note you are responsible for ensuring your instructions do however reach us.

We may provide an annual review service to keep your plan up to date for changes in your circumstances, changes in the law and changes in the economy and products available. This will be documented in a Record of Advice.

Fees

All fees are payable to Divitia Financial Services Pty Ltd.

Your first meeting with us is complimentary and obligation free.

Malcolm Wicks and Jodie Ryan are Directors of Divitia Financial Services Pty Ltd and share in the profits of the business.

Plan Preparation Fee

The Plan Preparation fee includes all meetings with you, the time we take to determine our advice and the production of the SoA.

The Plan Preparation fee is based on the scope and complexity of advice provided to you. We will agree the fee with you at our first meeting.

Plan Implementation Fee

If you decide to proceed with our advice we will charge a fee for the time we spend assisting you with implementation. We will let you know what the fee will be in the SoA.

Ongoing Services Fees

Once your investments are established we may provide you with ongoing services.

Ongoing fees will depend on what ongoing service are provided, and may be either an agreed fixed fee, or a percentage of your account balance.

Full details will be provided to you in the SoA or RoA.

Commissions

Divitia and Malcolm Wicks receive commissions from some product providers.

The commission amount will vary depending on the product which is recommended. We will tell you the exact amount in the SoA or RoA.

Investment Commissions

We may receive a monthly commission payment from some investment and margin loan providers. These will be based on your account balance and will continue to be paid for as long as you hold the product.

Insurance Commissions

We may receive a one-off upfront commission when you take out an insurance policy we recommend.

We also receive a monthly commission payment for as long as you continue to hold the policy.

Other Benefits

We may also receive additional benefits by way of sponsorship of educations seminars, conference or training days. Details of any benefits received above \$100 will be maintained on a register which is available to you on request.

Referral Fees & Commissions

In some situations we receive fees or commissions where we refer you to external parties. We will disclose the referral arrangements to you whenever we refer you to an external party.

Associated Businesses

As part of providing our advice, we may refer you to Divitia Taxation Services for accounting and tax services. Divitia Taxation Services is owned by the Divitia Group. Malcolm Wicks and Brad Ryan are Directors and share in the profits of the business.

Making a Complaint

We endeavour to provide you with the best advice and service at all times.

If you are not satisfied with our services then we encourage you to contact us.

Please call us at or our office or put your complaint in writing.

If you are not satisfied with our response you can refer it to the Financial Ombudsman Service. You can contact FOS on 1300 780 808. This service is provided to you free of charge.

Your Privacy

Divitia is committed to protecting your privacy. We have a Privacy Policy which sets out how we collect, hold, use and disclose your personal information.

We will collect personal information from you so that we can understand your personal

situation and provide you with advice which meets your needs and objectives.

We will also collect information from you to meet our obligations under the Anti-Money Laundering and Counter-Terrorism Financing Act.

We will generally collect this information directly from you however in some cases we will seek your authority to collect if from other parties such as your accountant or your superannuation fund.

If you do not provide us with all of the information that we request, we may not be able to provide our services to you.

We will hold and use your personal information so that we can continue to provide our services to you. We will only disclose your personal information to external parties where:

- The law requires us to do so
- You consent for us to do so
- Add any other situation/party as required

Our Privacy Policy contains further information on how we collect, hold, use and disclose your personal information. It also sets out how you can access the information we hold about you, how to have it corrected and how to complain where you are not satisfied with how we have handled your personal information. Our full Privacy Policy is available on our website.