

# FINANCIAL SERVICES GUIDE

Dated 16<sup>th</sup> September 2023

**Version 2.0**

**When Financial Pty Ltd**

**ABN 94657110695**

**Corporate Authorised Representative No. 1295576**

**Adviser Names:**

**Chris Keating Authorised Representative No. 410411**

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**Catalpa Pty Ltd**

**AFSL: 530665**

**ABN: 57 648 557 340**

14 Darling Street

Tamworth NSW 2340

## **Independent and Unbiased Advice**

When Financial Pty Ltd provides independent advice because it does not take commissions or incentives of any kind, does not have any ownership or influence by any financial institution, and does not have a restricted product list. When Financial Pty Ltd complies with Section 923A of the Corporations Act.

## 1. ABOUT THIS FINANCIAL SERVICES GUIDE

This Financial Services Guide (“**FSG**”) is designed to assist you in deciding whether to use any of the financial services offered by Catalpa Pty Ltd (ABN 57 648 557 340).

This FSG is designed to provide you with general information about Catalpa’s services and includes the following:

- Who we are and how you can contact us;
- The financial services we are authorised to provide to you;
- The financial advice process;
- The cost of our services and how we are remunerated;
- The disclosure documents and statements you will receive;
- How we deal with your personal information; and
- Our internal and external dispute resolution processes.

This FSG was prepared on 16<sup>th</sup> September 2023 and replaces all previous versions.

Please contact us directly if you would like further information on this FSG or on any of our services.

## 2. HOW TO CONTACT CATALPA

You can contact and find out more about us in the following ways:

**By mail:** 14 Darling Street Tamworth NSW 2340  
**Telephone:** 1300 43 143  
**Email:** admin@catalpa.com.au

## 3. ABOUT YOUR ADVISER AND CATALPA AND THE FINANCIAL SERVICES WE OFFER

Chris Keating is an independent financial planner and an Associate Financial Planner® professional. He holds a Bachelor of Finance (majoring in Business Finance) and the Advanced Diploma in Financial Services (Financial Planning).

Rickie Latimore is an independent financial planner and an Associate Financial Planner® professional. Rick holds a Graduate Diploma in Finance, a Graduate Certificate in Finance, and a Diploma of Financial Planning.

Your adviser is employed by When Financial Pty Ltd, a Corporate Authorised Representative of Catalpa. Your adviser will provide you with financial services.

Catalpa holds Australian Financial Services Licence (“**AFSL**”) Number 530665 issued by the Australian Securities and Investments Commission (“**ASIC**”) and has authorised the creation of this Financial Services Guide.

Your adviser and Catalpa are authorised to provide personal advice and dealing services in the following areas:

- Deposit & Payment Products
- Debentures, stocks or bonds
- Superannuation and SMSF
- Life Products
- Securities
- Managed Investments

#### **4. THE FINANCIAL ADVICE PROCESS**

If you wish to utilise our services, you may contact your adviser by telephone or email, or via any other method as may be mutually agreed.

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

When we provide personal advice, we will listen to you to understand your objectives and circumstances. We will also ask questions to make sure we provide advice which is in your best interests.

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

The Statement of Advice will explain the basis for our advice, the main risks associated with the advice, the cost to you of implementing the advice, the benefits we receive and any conflicts of interest which may influence the advice.

For financial products other than securities, 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 our advice and products we recommend.

You can provide instructions to us in writing, via phone or via email. In some cases, we may require you to provide signed instructions.

We may provide further advice to you to keep your plan up to date for changes in your circumstances, changes in the law and changes in the economy and products.

Once you have been provided with a SOA, further advice may be provided to you in a Record of Advice. Records of Advice are issued when there has been no change in your personal circumstances or the basis of the advice set out in the SOA.

We retain all SOAs and ROAs for at least seven years and you may request a copy of the SOA or ROA at any time within that period. This request may be verbal or in writing.

You should not act on any recommendation after thirty (30) days of the date of the SOA without your adviser's written confirmation that our recommendations are still suited to you.

No responsibility will be taken for any advice acted on after thirty (30) days without your adviser's separate written confirmation that the advice is still suited to you.

We will not be responsible for any losses connected to our advice if it is not implemented by us, if you do not engage us as your adviser or if you cease to engage us as your adviser.

## 5. OUR FEES AND CHARGES

### Advice Fees

When Financial Solutions, on behalf of your adviser, will charge a fee for service for providing financial advice and implementation services, if required.

We will endeavor to explain all fees payable by you prior to any advice or product being recommended to you and an invoice will be provided to you.

## 6. ASSOCIATIONS AND RELATIONSHIPS WHICH MAY AFFECT OUR ADVICE

There are no relationships that will influence your adviser's advice to you in any way.

## 7. MAKING A COMPLAINT

Catalpa have an internal dispute resolution process in place to resolve any complaints or concerns you may have. Any complaints or concerns should be made in writing and directed to our Complaints Officer on the details below:

### **Complaints Officer**

#### **Catalpa Pty Ltd**

**By mail:** 14 Darling Street Tamworth NSW 2340

**Telephone:** 1300 438 143

**Email:** admin@catalpa.com.au

If your complaint cannot be resolved to your satisfaction after this process, you have the right to lodge a complaint with the Australian Financial Complaints Authority (AFCA) on 1800 931 678. Catalpa is a member of AFCA.

You may also contact the Australian Securities and Investments Commission (ASIC) info line on 1300 300 630.

## 8. COMPENSATION ARRANGEMENTS

Catalpa have professional indemnity insurance in place that complies with section 912B of the Corporations Act and ASIC Regulatory Guide 126. In particular our professional indemnity insurance, subject to its terms and conditions, provides indemnity for Catalpa and our representatives and employees in respect of our authorisations and obligations under our AFSL.

## 9. OUR PRIVACY POLICY

Depending on the type of service being provided, we may ask you to provide certain personal information, either in writing or verbally. We may also ask you to present identification documents and we will retain copies of this information.

We are committed to protecting your privacy in compliance with the Privacy Act and Australian Privacy Principles. The information you provide to us will primarily be used for providing our services to you and for complying with certain laws and regulations. We have systems and processes in place which safeguard against the unauthorised use or disclosure of your personal information.

Please contact us if you have any concerns or if you would like to receive a copy of our privacy statement. Our privacy statement is also on our website.