

Financial Services Guide

Kingston Financial Pty Limited
 ABN 55 116 391 774
 Australian Financial Services Licensee (No. 297330)
 Level 1/136 Longueville Road Lane Cove NSW 2066

Pursuant to the Corporations Act 2001 (Cth), we are required to provide the information contained within this document (excluding the Privacy Policy) to Retail Clients.

"Retail clients" are persons:

- who invest less than \$500,000 and are not professional investors;
- whose net assets are less than \$2.5million and gross income does not exceed \$250,000, or;
- do not receive the advice in connection with a business (excluding a small business).

You have the right to ask us about our charges, the type of advice we will give you, and what you can do if you have a complaint about our services.

This Financial Services Guide ("FSG") is intended to inform you of certain basic matters relating to our relationship, prior to us providing you with a financial service. The matters covered by the FSG include: 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, and details of our internal and external dispute resolution procedures and how you can access them.

It is intended that this FSG (which has been authorised for distribution by the Licensee) should assist you in determining whether to use any of the services described below.

You should also be aware that you are entitled to receive a Statement of Advice whenever we provide you with any advice which takes into account your objectives, financial situation and needs. The Statement of Advice will contain the advice, the basis on which it is given and information about fees, commissions and associations which may have influenced the provision of the advice.

In the event we make a recommendation to acquire a particular financial product (other than securities) or offer to issue or arrange the issue of a financial product, we must also provide you with a Product Disclosure Statement containing information about the particular product which will enable you to make an informed decision in relation to the acquisition of that product.

Key information is set out below. If you need more information or clarification, please ask us.

YOUR QUESTIONS ANSWERED

1 Before you get our advice

Who will be providing the financial service to me?

Details pertaining to your financial adviser are included in the attached Adviser profile.

Your financial adviser is an authorised representative of Kingston Financial Pty Limited.

Your financial adviser will be acting on behalf of Kingston Financial Pty Limited.

Who will be responsible for the advice given to me?

Kingston Financial Pty Limited is responsible to you for any advice provided by your financial adviser.

Kingston Financial Pty Limited is authorised to:

- (a) provide financial product advice for the following classes of financial products:
 - (i) deposit and payment products including:
 - (A) basic deposit products;
 - (B) deposit products other than basic deposit products;
 - (C) non-cash payment products;
 - (ii) debentures, stocks or bonds issued or proposed to be issued by a government;
 - (iii) life products including:
 - (A) investment life insurance products; and
 - (B) life risk insurance products.
 - (iv) interests in managed investment schemes including
 - (A) investor directed portfolio services.

- (v) retirement savings accounts (RSA) products (within the meaning of the Retirement Savings Account Act 1997);
- (vi) securities; and
- (vii) superannuation; and

- (b) deal in a financial product by:
 - (i) applying for, acquiring, varying or disposing of a financial product on behalf of another in respect of the following classes of products:
 - (A) deposit and payment products including:
 - (1) basic deposit products;
 - (2) deposit products other than basic deposit products; and
 - (3) non-cash payment products;
 - (B) debentures, stocks or bonds issued or proposed to be issued by a government;
 - (C) life products including:
 - (1) investment life insurance products; and
 - (2) life risk insurance products;
 - (D) interests in managed investment schemes including:
 - (1) investor directed portfolio services;
 - (E) retirement savings accounts (RSA) products (within the meaning of the Retirement Savings Account Act 1997);
 - (F) securities; and
 - (G) superannuation;
- to retail and wholesale clients.

Kingston Financial Pty Limited is making an application to become a Principal member of the Financial Planning Association of Australia. The Directors are currently individual members of that association.

Kingston Financial Pty Limited is independently owned and operated. The beneficial owner is Michael Kingston and his family.

What financial services are available to me and what products do they relate to?

The financial product advice your financial adviser is authorised to provide by Kingston Financial Pty Limited is detailed in the attached Adviser Profile.

Who do you act for when you provide financial services to me?

The Licensee may act on behalf of various entities when providing advice to you. This will be disclosed to you prior to any investment being made.

Nevertheless, at all times, we shall act in your best interest when providing you with advice.

How will I pay for the service?

We offer a range of payment options. Our specific fee payment arrangements will be discussed with you, and provided to you, at our first interview, prior to any investments being made.

Do any relationship or associations exist which might influence you in providing me with the financial services?

We are not bound to use any specific product issuer and therefore this ought to provide you with a level of certainty that our advice is not influenced by any relationship or other associations.

2 When you get our advice

Do I get detailed information about actual commissions and other benefits my financial adviser gets from making the recommendations?

Yes. You have the right to know about details of commissions and other benefits your financial adviser receives for recommending investments. We will provide this information to you when we make specific recommendations.

Will you give me advice which is suitable to my needs and financial circumstances?

Yes. But to do so we need to find out your individual objectives, financial situation and needs before we recommend any investment to you.

You have the right not to divulge this information to us, if you do not wish to do so.

In that case, we are required to warn you about the possible consequences of us not having your full personal information. You should read the warnings carefully.

For non-retail clients, whilst every care is taken to match your objectives, financial situation and needs before we recommend any investment to you, you are required to undertake your own assessment to verify these have been met.

What should I know about any risks of the investments or investment strategies you recommend to me?

We will explain to you any significant risks of financial products and strategies which we recommend to you. If we do not do so, you should ask us to explain those risks to you.

For non-retail clients, it is expected that you also undertake your own due diligence to verify the suitability of our recommendations to you.

What information do you maintain in my file and can I examine my file?

We maintain a record of your personal profile which includes details of your investment objectives, financial situation and needs.

We also maintain records of any recommendations made to you.

We also have a Privacy Policy which is included with this document. It details how we treat privacy and security of your personal information.

If you wish to examine your file please contact your financial adviser and we will make arrangements for its availability.

Can I tell you how I wish to instruct you to buy or sell my financial products?

Yes. You may specify how you would like to give us instructions. For example: by telephone, fax or other means.

3 If you have any complaints

Kingston Financial is committed to providing quality advice and accurate information. As part of that commitment, we are focussed upon improving client satisfaction by providing an efficient and accessible system for complaint resolution.

Who can I complain to if I have a complaint about the provision of financial services to me?

If you have any complaint about the service provided to you, you should take the following steps.

1. Contact your financial adviser and tell your financial adviser about your complaint.
2. If your complaint is not satisfactorily resolved, please put your complaint in writing and address it to: Inspector Compliance Pty Ltd, GPO Box 4294 Melbourne Vic 3001. We will endeavour to resolve your complaint quickly and fairly.
3. If you remain unsatisfied with the outcome of your complaint or if we have not responded after 45 days (or 90 if we inform you that extra time is needed), please contact Financial Industry Complaints Service (FICS). The FICS toll free number is 1800 335 405.
4. You can also contact the Australian Securities & Investments Commission (ASIC) on their freecall infoline: 1300 300 630. You may contact ASIC to make a complaint and obtain information about your rights.

Privacy Statement

At Kingston Financial Pty Limited we recognise the importance of protecting your privacy. Our policy for dealing with personal information you might disclose to us is explained below.

The types of personal information we collect from you depends on how you correspond with us. Any information we receive about you will be treated as strictly confidential.

What We Collect and Why We Need It

In accordance with the Corporations Act and the Rules of Professional Conduct of the Financial Planning Association of Australia (FPA), we are required to collect certain information from our clients. The information is necessary to ensure we give you advice that is appropriate to your needs and circumstances. If you fail to provide us with necessary information to ascertain your needs and personal circumstances, it may be appropriate for us to discontinue providing you with financial advice.

We will only collect personal information about you where you have knowingly provided us with the information or you have authorised a third party to provide that information to us.

Generally, your information will be collected in face to face interviews, over the telephone or via electronic means. From time to time additional or updated information may be collected through one or more of these methods.

The information we collect, use and maintain is necessary for us to adequately provide you the services you have requested. These services may include:

- ◆ The preparation of your financial plan;
- ◆ The provision of financial planning advice to you;
- ◆ Making securities and investment recommendations;
- ◆ Reviewing your financial plan;
- ◆ Reviewing securities and investment recommendations;
- ◆ Other activities as directed by you.

The information may also potentially be used for the purposes of direct marketing where we believe the articles and information may be of interest to you. If you do not wish to receive such information, please inform us and we will amend your details accordingly. Please allow us two (2) weeks for your request to be actioned.

Disclosure of Information Collected

We will not use or disclose personal information collected by us for any purpose other than the following:

- ◆ The purposes for which it was provided or secondary related purposes in circumstances where you would reasonably expect such use or disclosure;
- ◆ Where you have consented to such disclosure; or
- ◆ Where the National Privacy Principals (NPP's) authorise use or disclosure where required or authorised under law;
- ◆ Disclosure to other entities for the purpose of giving effect to your instructions and/or our recommendations (such as to Superannuation Funds);
- ◆ Your information may be disclosed to compliance bodies, such as the Australian Securities and Investment Commission;
- ◆ We may disclose your information for the purpose of prospective buyers conducting due diligence investigations on our company. In such a case, the disclosure will be made in the strictest confidence and it will be a condition of disclosure that no personal information is disclosed or used by them; or
- ◆ If the company is sold, your personal information may be transferred to any new owner. As a client, you would be informed of any such transfer.

Security of your Personal Information

In general, your personal information is held in your client file. This could be recorded on paper only or electronically only or a combination of paper records and electronic records.

Regardless of the form of your record, we will at all times seek to ensure that any personal information collected and held by us is protected from misuse, loss, unauthorised access modification or disclosure. At all times your personal information is treated as confidential and any sensitive information is treated as highly confidential.

In the event that our professional relationship ceases, any personal information we hold about you will be securely maintained for a period of not less than seven (7) years in order to comply with legislative and professional requirements imposed on us. After this time, your records containing your personal information will be destroyed.

E-Mail Correspondence

We will preserve the contents of any e-mail message that you send us if we believe that we have a requirement to do so. E-mails sent to or from Infinity Financial may be monitored for systems administration and legal compliance purposes.

Gaining Access to Our Information on You

We will, on request, provide you with access to any information that we have collected about you. To gain access to this information you should contact us at financialplanning@kingstonfinancial.com.au or on 02 8117 2900.

What To Do If You Believe The Information We Hold About You Is Inaccurate

It is important to us that the information we hold about you is up to date and accurate. Accordingly, we encourage you to contact us to advise us of any change in your personal circumstances that may effect the information we hold about you. If at any time you believe that any information we hold about you is inaccurate or out of date, please contact us and we will review and correct the relevant information.

Complaints in Relation to Privacy

If you believe your privacy has been compromised, please contact us immediately. We will respond to all complaints within two (2) days and aim to have them resolved within ten (10) days. Where this is not possible, you will be contacted and advised when it is likely your complaint will be resolved.

Additionally, you are entitled to contact the Privacy Commissioner if you believe there has been an interference with your privacy. The Office of the Federal Privacy Commissioner can be contacted on 1300 363 992 or privacy@privacy.com.au.

How To Contact Us

If you wish to discuss any aspect of our policy further, or you wish to make a complaint, please contact us at financialplanning@kingstonfinancial.com.au or on 02 8117 2900.

Adviser Profile

Your Adviser is:	Michael John Kingston Authorised Representative of Kingston Financial Pty Limited Australian Financial Services Authorised Representative Number 229240
Educational Qualifications and Experience	<p>My personal professional qualifications are:</p> <p>AMC, BEc, CA, CFP</p> <p>I have worked as a financial adviser since 1998 and as an accountant since 1988. I have been an authorised representative of Kingston Financial Pty Limited (formerly Infinity Financial Group Pty Limited) since 2003.</p>
Services offered:	As part of my relationship with Kingston Financial Pty Limited, I am able to offer all the services it is authorised to provide and as detailed in the FSG.
What financial services are available to me and what products do they relate to?	Your financial adviser is authorised by Kingston Financial Pty Limited to offer you all the products it is authorised to provide and as detailed in the FSG.
Contact details	If you would like to make an appointment to discuss your financial needs and objectives in more detail, please contact me on 02 8117 2900, by e-mail to michael.kingston@kingstonfinancial.com.au or in writing at Level 1, 136 Longueville Road Lane Cove NSW 2066.