

Financial Services Guide

CMT Financial Services Pty Ltd



ABN 61 162 109 373

Australian Financial Services License No 434 377

Authorised Representatives

Super Focus Pty Ltd

Your Financial Plan Pty Ltd

Chris Thoms

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Authorised for distribution by CMT Financial Services Pty Ltd

Why am I receiving this document?

This Financial Services Guide (FSG) will help you decide whether to use the services that we offer. It contains information about:

- CMT Financial Services Pty Ltd
- Super Focus Pty Ltd
- Your Financial Plan Pty Ltd
- Your Financial Advisor
- Any conflicts of interest which may impact the services
- The services offered and their cost
- How we are remunerated.
- 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.

Information about us

CMT Financial Services holds its own Australian Financial Services Licence (434 377), which has been issued by the Australian Securities and Investments Commission (ASIC).

CMT Financial Services is owned by entities associated with Chris Thoms, Andrew Garrigan, Ashley Quick and William Hume.

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

Any reference to 'We' refers to CMT Financial Services Pty Ltd, and its representatives.

Your Financial Advisor

Super Focus and Your Financial Plan are Corporate Authorised Representatives under the licence held by CMT Financial Services.

Chris Thoms, Andrew Garrigan, Thomas Crigan and William Hume have been appointed as Authorised Representatives of CMT Financial Services. We act on behalf of CMT Financial Services who is responsible for the services that we provide.

Independent

We are staunch advocates for independent advice and have no ownership links or affiliations with any product provider such as a bank, insurance company or fund manager.

We do not retain any commissions or incentives from product providers that could be seen as influencing our advice and we do not have a restricted product list.

We comply with Section 923A of the Corporations Act and do not have any conflicts of interest.

Therefore, you can rest assured that any advice we provide is based on your interests alone, without any conflict or bias.

What services do we provide?

We are authorised to provide personal advice and dealing services in the following areas:

- Superannuation and SMSF advice
- Retirement planning advice
- Securities advice, including direct shares
- Managed investment advice
- Portfolio review services
- Personal insurance advice

The financial advice 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 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 managed funds and insurance recommendations, we will also 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 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.

If we provide further advice it will typically be documented in a Record of Advice which we retain on file. You can request a copy of the RoA document at any time up to 7 years after the advice is provided.

Fees

Initial Meeting

The charge for this meeting and any associated work is \$250 per hour plus GST.

Plan Preparation Fee

The Plan Preparation fee includes all initial 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 after our first meeting.

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 meet with you periodically to provide performance reports and update our advice.

The updates will consider the economy and market position, the latest investment research, changes in legislation, new products available in the market and any changes to your personal circumstances.

Ongoing fees will depend on what services we provide to you and will generally be an agreed annual flat fee, payable on a monthly basis.

The services and fees will be set out in the SoA or RoA that we provide to you.

Advisor Remuneration

Chris Thoms, Andrew Garrigan and William Hume are paid a salary by Super Focus and share in the profits of CMT Financial Services, Super Focus and Your Financial Plan.

Thomas Crigan is a contractor of Super Focus and is paid a contract fee.

Your Privacy

CMT Financial Services 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:

- To product providers you agree to use
- You consent for us to do so
- The law requires us to do so

Our Privacy Policy is available on request.

Professional indemnity insurance

CMT Financial Services maintains professional indemnity insurance to cover our advice and the recommendations provided by your adviser.

The professional indemnity insurance satisfies the requirements imposed by the Corporations Act 2001.

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 or put your complaint in writing to our office.

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA).

AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website: www.afca.org.au
Email: info@afca.org.au
Telephone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001