

Financial Services Guide

Date: August 2016

This Financial Services Guide (FSG) is issued by Ms Lai Kuen Wong trading as ETax Accountant & Associates ABN 71 375 245 032, AFSL 488226 ("ETAA") and is designed to provide information about the financial services provided by ETAA ("us", "we", "our") including:-

- the service and types of product we are authorized to provide;
- fees and charges;
- how we deal with privacy; and
- how we deal with complaints.

About ETAA

ETAA is a local public practice rendering financial advice, SMSF setup, SMSF audit, Pension administration, Super Fund consolidation, Risk Management via insurance protection, Non-investment support services, retirement & estate planning.

Our mission is to help small business and individuals with strategies to maximise the growth of wealth and plan early on your road to success.

Financial services of ETAA

Ms Lai Kuen Wong is authorised under its AFSL to carry on a financial services business to:

- (a) provide financial product advice for the following classes of financial products:
 - (i) superannuation limited to:
 - (A) self-managed superannuation fund;
 - (B) a person's existing holding in a superannuation product but only to the extent required for:
 - (i) making a recommendation that the person establish a self-managed superannuation fund; and

- (ii) providing advice to the person on contributions or pensions under a superannuation product;
 - (b) provide class of financial product advice for the following classes of financial products:
 - (i) deposit and payment products limited to:
 - (A) basic deposit products
 - (ii) general insurance products; and
 - (iii) superannuation; and
 - (c) deal in a financial product by:
 - (i) arranging for another person to issue, apply for, acquire, vary or dispose of a financial product in respect of the following classes of financial products:
 - (A) superannuation limited to:
 - (i) self-managed superannuation fund; and
 - (ii) arranging for another person to apply for, acquire, vary or disposal of financial products in respect of the following classes of financial products:
 - (A) superannuation limited to:
 - (i) self-managed superannuation fund;
- to retail clients.

Documents for Retail Clients

A Statement of Advice (SOA) is required to be given when you are provided with any personal advice which takes into account your objectives, financial situation and needs. ETAA will provide such personal advice.

Remuneration

There are only fees payable to ETAA directly for any personal advice or service delivered. You are advised the remuneration in the FSG and/or SOA presented. If you have an ongoing fee arrangement with ETAA and you are provided with a fee disclosure statement on an annual basis.

Insurance coverage

Under the Corporations Act and regulations made under that Act, ETAA as the holder of an AFSL is required to have professional indemnity insurance that is adequate having regard to the nature of our business and the potential for compensation claims. ETAA has an insurance policy in place which covers professional indemnity, crime and liability insurance. ETAA is satisfied with the adequacy of that cover. The cover available to ETAA extends to

include losses arising from the conduct of our employees or representatives of ETAA as ETAA reviews the insurance coverage and policies annually.

Conflicts of interest

There are policies, procedures and organizational arrangements in place to manage conflicts of interest in case the potential conflicts may occasionally arise between the interests of clients, other third parties, and/or ourselves.

We have statutory and common law fiduciary duties to manage conflicts of interest and act in the best interests of investors, and if there is a conflict, give priority to investors' interests.

Your privacy

We take reasonable steps to ensure that personal information about an investor that we collect, use or disclose is accurate, complete and up to date. All personal information collected will be handled in accordance with our Privacy Policy.

Under the Privacy Act 1988 and its amendments, an investor may request access to the personal information we and our service providers hold about them. The investor may request to amend or correct information, however if we do not agree with the requested changes, we are not obliged to make those changes.

The investor can request a copy of our Privacy Policy via web: www.etaxaccountant.com.au.

For complaints concerning privacy matters which have not been resolved to your satisfaction, you can then lodge a complaint with the Office of the Australian Information Commissioner via their online Privacy Complaint Form, available at <http://www.oaic.gov.au/privacy/making-a-privacy-complaint>.

If you have a complaint

ETAA's complaints handling process is designed to ensure that any concerns or feedback you may have are dealt with appropriately, promptly and fairly. Your concerns may be provided either verbally or in writing in strict confidence to:

Complaints Resolution Officer
Marisa Wong c/o ETax Accountant & Associates
PO Box 7171
BASS HILL NSW 2197
Email: info@etaxaccountant.com.au
Phone: (02) 9089 8748

All complaints received will be acknowledged in writing. ETAA will act in good faith to ensure your complaint is investigated and resolved. If your issue has not been satisfactorily resolved within 45 days, you may be entitled to refer your complaint to the Credit & Investments

Ombudsman Limited. They will be able to advise you whether they can assist you in this matter. Our membership number is M0034335, which you should quote when referring your complaint.

The contact details for the Credit Ombudsman Service are:

Credit & Investments Ombudsman Limited

PO Box A252, Sydney South NSW 1235

Email: members@cio.org.au

Phone: (02) 9273 8455

Website: www.cio.org.au

Contact Details

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