



## Financial Services Guide

**Version 4**  
**01 October 2023**

### Licensee

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This Financial Services Guide (FSG) is authorised for distribution Heritage Capital Group Pty Ltd.

### Authorised Representatives

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Hamish & Elizabeth are directors of Heritage Capital Group and are both Responsible Managers of the Licence.

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### Purpose of this FSG

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

- The services we offer and their cost
- Any conflicts of interest which may impact the services
- How we are remunerated
- How we deal with complaints if you are not satisfied with our services.

\* In this document 'we' refers to Heritage Capital Group, Hamish Blievers & Elizabeth Walmsley.

### Heritage Capital Group

Heritage Capital Group (HCG) Pty Ltd holds an Australian Financial Services Licence. It is required to comply with the obligations of the Corporations Act and the conditions of its licence. This includes the need to have adequate compensation arrangements in place with a Professional Indemnity insurer for the financial services that its current and past representatives provide.

### Our services

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

- Superannuation and SMSF
- Retirement planning
- Portfolio Management
- Managed investments
- Securities
- Derivatives
- Margin lending facilities
- Personal risk insurance



## **The financial advice process**

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

Where 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 first provide personal advice to you it will be explained thoroughly and documented in a Statement of Advice (SoA) which you can take away and read.

The SoA 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 investment products, managed funds and personal risk insurance products, 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 the 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.

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**

All fees are payable to Heritage Capital Group. In some instances, fees and commissions may first be received by third parties and then forwarded to Heritage Capital Group. Our fees will range from 0% to 2% depending on the funds invested.

### **Advice Preparation Fee**

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

The Advice Preparation fee is based on the scope and complexity of advice provided to you. We will agree the fee with you before providing you with advice.

### **Advice Implementation Fee**

If you decide to proceed with our advice, we may 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**

Our ongoing service fees depend on the ongoing service that we provide to you. They may be a percentage of your portfolio value or an agreed fixed fee which is paid monthly. They may also be charged on each transaction (eg for share trades) or at an hourly rate.

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

### **Brokerage Fees**

Brokerage may be charged when you buy or sell ASX or International Direct Equities. Brokerage is usually charged as a percentage of the value of trade. Your specific brokerage rate will be discussed and agreed before any trade is placed.

## **Commissions**

We receive commissions and other benefits from some product providers. The commission or benefit will vary depending on the recommended product and will be documented in the SoA or RoA.



### **Insurance Commissions**

Heritage Capital Group receives 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.

### **Investment Commissions**

Heritage Capital Group may receive a monthly commission payment from some investment providers. This will be based on your account balance and will continue to be paid for as long as you hold the investment.

### **Placement Fees**

Heritage Capital Group may receive one-off placement fees where you invest in some listed investments (eg bank issued hybrids and IPO's). These will be paid by the issuer of the investment and will typically be a set percentage of the investment amount.

### **Other Benefits**

We may also receive other benefits from product providers such as training, meals and entertainment. Details of any benefits received above \$100 will be maintained on a register which is available to you on request.

### **Adviser Remuneration**

Hamish Bliervers & Elizabeth Walmsley are the owners of Heritage Capital Group and are remunerated through the profits that the practice makes.

Michael Randall (and associated companies) is a Corporate Authorised Representative of Heritage Capital Group. Michael is not an employee of HCG.

HCG provides business infrastructure that enable Corporate Authorised Representatives to provide advice under the HCG licence. HCG collects revenue on behalf of these Corporate Authorised Representatives, who receive 100% of their remuneration and pay HCG a fee for the service.

### **Referral Fees and Commissions**

In some situations, we pay fees or commissions to external parties who have referred you to us. We will disclose the referral arrangements to you when we provide you with a SoA.

### **Conflicts of Interest**

Hamish Bliervers, Elizabeth Walmsley & Michael Randall may recommend investments in shares that he/she or his/her associated parties may hold or may hold in the future. For shares outside the ASX 200, we will advise where a conflict of interest may exist and how the conflict will be managed.

### **Lack of Independence Disclosure Notice:**

We can't call ourselves independent. Here's why:

The law makes it very difficult for most advisers to say they are independent, unbiased or impartial, even if they are not in any way linked to a financial product provider (like a bank).

If, for example, an adviser gets paid a commission to help a client arrange some insurance they are automatically prohibited from calling themselves independent. Most advisers who receive those commissions charge their clients very little (if anything) for the advice or the help they provide putting a policy into place. From time to time we receive these commissions.

So although we always put your interests before ours when giving advice we cannot (by law) call ourselves independent, unbiased or impartial.



## **Wholesale Clients**

In some circumstances we may provide services to you as a wholesale client. We will seek your consent before providing services to you as a wholesale client.

## **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 you are not satisfied with our response you can refer it to the Australian Financial Complaints Authority. You can contact AFCA on 1800 931 678. This service is provided to you free of charge.

## **Your Privacy**

We are committed to protecting your privacy. We have a Privacy Policy which sets out 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 Privacy Policy is available on request and on our website.

## **Compensation Arrangements**

We maintain Professional Indemnity Insurance in accordance with ASIC Regulatory Guide 126 at all time.