

# FINANCIAL SERVICES GUIDE

*The financial services referred to in the guide are offered by:*

Domenic Barba B Bus Acc  
Financial Adviser  
Authorised Representative Number: 237611

CHPW Financial Pty Limited

ABN 78 110 598 365

AFS License No 280201

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### **This Financial Services Guide (FSG) contains important information about:**

This Financial Services Guide (FSG) is provided to inform you of the financial services provided by Integritas Wealth Management Pty Ltd (IWM). It is designed to assist you to decide whether to use them and also to comply with our obligations as a financial services licensee.

It contains information about:

- The financial services and advice we provide;
- Who will be advising you;
- Fees and other benefits that may be paid to CHPW, its representatives or related entities;
- How to communicate with us; and
- How complaints are dealt with.

It is an important document which will help you decide if you want to use the services being offered. You should read and understand this document before accepting any of the services offered. If you require additional information or clarification of any issues, then please ask us. Please refer to the contact details page for information on how to contact us.

You are encouraged to ask your Financial Adviser about the services being offered, the costs involved and any other information included in this FSG.

When your Financial Adviser provides you with financial planning services you may also receive:

- A Statement of Advice, containing information about advice provided to you; and
- A Product Disclosure Statement, which provides information about products recommended to you.

### **The Financial Planning Process**

Every client's need and objectives are unique; therefore IWM develops an investment plan that is tailored especially for each client and attempts to meet individual client goals and objectives. Strategies implemented will be within the risk parameters you have previously outlined to us.

When the plan is complete it will be formally presented to you, and will outline any recommended strategies and explain how they will assist in meeting your short and long term goals and objectives. The plan will also clarify any significant risks of investment strategies recommended, and include information concerning any fees, commissions and other benefits your financial adviser may receive for implementing the investments.

Once you agree to proceed with the recommendations made in the plan, your financial adviser will assist you with the completion of all necessary documentation and the purchase of investments. The investment details will then be entered into the IWM database to enable us to review the progress of your portfolio.

## Before You Get Our Advice

### Licensee Responsibility

In the capacity of licensee, CHPW Financial Pty Limited (CHPW) is responsible for the financial services provided, including the distribution of this Financial Services Guide (FSG).

CHPW is an Australian Financial Services Licensee; our license number is 280201.  
Our ABN is 78 110 598 368 and our registered address is 17-19 Chessell Street, Southbank VIC 3006.

All Financial advisers under the IWM banner are issued an Authorized Representatives License via CHPW.

### Your Financial Adviser

Your Financial Adviser is Domenic Barba and his Australian and Investment's Commission (ASIC) representative number is 237611.

### QUALIFICATIONS AND EXPERIENCE:

- 31 years' experience in Accounting & Taxation Services Industry
- 15 years providing Financial Planning advice
- Bachelor of Business in Accounting

Domenic specialises in providing personalised financial planning advice on a holistic basis, focusing in the areas of wealth accumulation, investment advice, superannuation, gearing, retirement planning and cash flow management.

Domenic Barba is an Authorised Representative of CHPW Financial Pty Limited. If you do not wish to receive our advice, we may still need to deal on your behalf by carrying out any your instructions. If you do not obtain advice, you face the risk that the Financial Product/s you select will not fully take into account your objectives, financial situation or needs.

### Scope of our Authority and Advice

Domenic Barba is authorized by CHPW to provide financial planning advice. IWM provides advice on unit trust products, managed investments, debentures, superannuation, securities and insurance products.

### Products Our Advice Relates To

- Deposit and payment products, limited to:
- Basic deposit products
- Deposit products other than basic deposit products
- Debentures, stocks or bonds issued or proposed to be issued by a government
- Life products including:
- Investment life insurance products
- Life risk insurance products
- Interests in managed investment schemes including:
- Investor directed portfolio services
- Retirement savings accounts ('RSA')
- Securities
- Superannuation, and
- Margin Lending

Any investment is only recommended to you, after considering its suitability to your individual investment objectives, financial situation and needs.

IWM offers both personal and general advisory services.

A Portfolio Monitoring Service, comprising a review of your portfolio, can be arranged as part of the financial planning service.

### How To Pay For The Services Provided

The fee structure will vary depending on the advice provided: you may pay a standard fee, or we might receive a payment called commission, which is paid to us by the issuer of the financial product provided.

You will receive a Statement of Advice (SoA) containing details of our fees and any payments made to us by financial product issuers.

### **How We Calculate Fees, Remuneration, Commissions Or Other Benefits Received**

You can also choose to pay an hourly rate of \$330, inclusive of GST, and a quote will be provided as to how much time will be involved in a particular job.

Alternatively, a fee or commission is charged which is payable from the money you invest. This commission ranges from 0 to 4% as an initial payment and 0% to 1% as a regular fee paid yearly.

IWM can provide ongoing administration and advice services to ensure the strategy and products they recommend continue to meet your needs and circumstances. If you choose to receive ongoing services, you may be charged a fee based on the scope of the services you receive and/or the value of your account balance (or insurance premiums). Domenic Barba will agree the amount of the fee with you and record it in your SoA.

These initial and ongoing fees are drawn from your investments and paid by the Fund Managers you invest in to CHPW. CHPW then splits this revenue with Domenic Barba and IWM on the following basis:

1. Gross commission is received,
2. Business operating expenses are paid out, and
3. The net profit is allocated to Domenic Barba.

IWM and your financial adviser may also receive additional benefits, such as help with marketing expenses, complimentary or subsidised attendance at conferences, and other rewards such as gift vouchers, tickets to sporting events and invitations to social events.

Benefits greater than \$300 in value are recorded in a Register, which meets the requirements of the Financial Planning Association (FPA) Code of Practice on alternative forms of remuneration.

### **How Relationships And Associations Affect Our Financial Services**

Given that most managed funds pay a similar amount of commission, we don't believe we have relationships or associations which influence us. It is an issue we monitor constantly and we will inform you immediately; should we feel a relationship or association will begin to influence our advice to you.

### **Professional Indemnity (PI) Insurance Cover**

CHPW Financial has arrangements in place to maintain adequate compensation arrangements including professional indemnity insurance as required by the Corporations Act. This insurance provides cover for claims made against CHPW Financial and its representatives/employees including claims in relation to the conduct of representatives/employees who no longer work for CHPW Financial but who did so at the time of the relevant conduct.

IWM is covered by the professional indemnity insurance that has been secured by CHPW for its Authorised Representatives.

## Receiving Our Advice

### When You Should Receive Your Statement Of Advice

Your Financial Adviser may meet with you several times to discuss possible investment options before finalising their recommendations.

Any general discussions should not be considered as advice and you should not rely solely on information given to you in discussions - you should only rely on advice documented to you in a Statement of Advice (SoA) and explained to you by your Financial Adviser.

You should take the time to read and understand all Statements of Advice given to you, before signing or acting on them. In some circumstances, you may not receive a SoA, for example:

- General advice – such as advice provided in seminars and through newsletters will not have considered your personal circumstances and will not be documented in a SoA.
- Further advice - where you have previously received advice documented in a SoA, any further advice which is not significantly different to the initial advice, will be recorded in a Record of Advice which you can request from your financial adviser.

### Tailoring Our Advice To Your Needs And Financial Situation

Our advice will be tailored so it is suitable for your needs and financial situation, but in order to do so IWM needs to find out your individual objectives, financial situation and needs before we recommend any financial products or services to you.

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

**Important warning: You may decide to limit the scope of the advice provided by IWM, if you only want advice on specific areas or because you want to reduce the cost of receiving advice. If you do this you should understand that your Financial Adviser will not consider your full needs, objectives and circumstances when making recommendations.**

### Understanding The Risks Of Products And Strategies We Recommend

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 these risks to you.

### Instructing Us To Act On Your Behalf

You may provide instructions as to the management of your financial products. Please see our contact details page for details of how to get in touch.

### Other Services Provided

Your financial adviser may provide services other than financial planning services. For example, they may also act as your business adviser or finance broker. Whilst your adviser may provide these services, you should understand that they are not provided under the license held by IWN and subsequently CHPW.

### Privacy Policy & Disclaimer

**Integritas Wealth Management Pty Ltd (IWM) is committed to protecting the privacy of our clients and other persons with whom we deal. Detailed below, for your information, is our policy on the management of personal information.**

Type of personal information we collect:

As a financial planning organisation we are subject to certain legislative and regulatory requirements which necessitate us obtaining and holding detailed information which personally identifies you and/or contains information about you. In addition, our ability to provide you with financial planning service and advice is dependent on us obtaining certain personal information about you, including:

- Full name, address, phone numbers (home, work, mobile & facsimile), e-mail address, etc.
- Details of your current financial circumstances, including your assets and liabilities, income
- Expenditure, insurance cover, superannuation and estate planning information
- Details of your financial needs and objectives
- Employment details, family commitments and social securities eligibility
- Your tax file number and, in some cases, your Centrelink customer reference number.

In addition, for some clients, we may hold a copy of their Wills and Powers of Attorney.

### Non-disclosure of personal information

As we are required by legislation and professional standards, to collect sufficient information to ensure appropriate advice can be given, in respect of recommendations made to our clients, if you elect not to provide us with the personal information, referred to above, we will be unable to provide you with a complete service.

### Collection And Maintenance Of Personal Information

We will not collect any personal information about you except when you have knowingly provided that information to us or have authorised a third party to provide that information to us.



Generally collection of your personal information will be effected in either face to face interviews, over the telephone or via e-mail. From time to time additional and/or updated personal information may be collected through one or more of those methods.

We will only collect, maintain and use personal information about you if it is necessary for us to adequately provide to you the services you have requested including:

- The preparation of your financial plan
- The provision of financial planning advice to you
- Making investment recommendations
- Reviewing your financial plan
- Reviewing investment recommendations

We will endeavour to ensure that, at all times, the personal information about you which we hold is up to date and accurate. In the event that you become aware, or believe, that any personal information, which we hold about you is inaccurate, incomplete or outdated, you may contact us and provide to us the correct information and we will take all reasonable steps to correct the information.

#### **Disclosure Of And Access To Your Personal Information**

IWM may disclose your personal information (as necessary):

- On a confidential basis to CHPW agents, contractors or third party service providers that provide financial, administrative or other services i.e. insurance providers, superannuation fund trustees, for the purpose of giving effect to your financial plan and recommendations,
- Where the law requires us to do so, or
- If you consent.

#### **Storage and security of your personal information**

Your personal information is generally held in your client file. Information may also be held in a computer database. We will at all times seek to ensure that the 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 you cease to be a client of our firm, any personal information which we hold about you will be maintained in a secure environment for a period of 7 years in order to comply with legislative and professional requirements, following which time the information will be destroyed.

### Privacy complaint

If you wish to complain about any breach or potential breach of this privacy policy, you should contact us and request that your complaint be directed to the Privacy Officer. Your complaint will be considered within 7 days and responded to. It is our intention to use our best endeavours to resolve any complaint to your satisfaction, however, if you are unhappy with our response, you are entitled to contact the Office of the Privacy Commissioner who may investigate your complaint further.

If you have any questions about our privacy policy please contact:

Ray Werden B Bus Dip FP  
Managing Director  
CHPW Financial Pty Limited  
Australian Financial Services License No 280201  
ACN 110 598 368

Direct line 0408 389 540  
Fax 03 9867 4505  
rayw@chpw.com.au

### Our complaints procedure

1. Contact the IWM Complaints Manager on (03) 8862 6453 from 8.30am to 5.00pm Melbourne time, Monday to Friday.
2. If your complaint is not satisfactorily resolved within 3 working days, you can refer the matter in writing to:

Company Secretary,  
Integritas Wealth Management Pty Ltd,  
PO Box 2063  
Footscray VIC 3011

We will try and resolve your complaint quickly and fairly.

3. If the complaint cannot be resolved to your satisfaction you have the right to complain to the Financial Ombudsman Service. This service is provided to you free of charge:

GPO Box 3,  
Melbourne VIC 3001.  
Ph: 1300 78 08 08  
Fax: 03 9613 6399  
Website: [www.fos.org.au](http://www.fos.org.au)

4. If your concerns involve ethical conduct you may wish to consider raising your concerns in writing with the Financial Planning Association of Australia Limited (FPA).

PO Box 109,  
Collins Street  
West Melbourne VIC 8007

The Australian Securities and Investment Commission (ASIC) also has a free call Info line on 1300 300 630 which you may use to make a complaint and obtain information about your rights.

#### Contacting Your Adviser

DOMENIC BARBA  
| FINANCIAL ADVISER



Tel 1300 829 825  
Mob 0411 593 241  
[domenic@integritas.com.au](mailto:domenic@integritas.com.au)

#### Contacting The Licensee

CHPW Financial Pty Limited  
PO Box 629 South Melbourne  
Tel 03 9804 5135  
Fax 03 9867 4505  
[www.chpw.com.au](http://www.chpw.com.au)



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