

**Growthfront Pty Ltd (ABN 99 652 321 992), a Corporate Authorised Representative (CAR 1292267)  
of AFSL Holdings Australia AFSL 460 940  
Level 20, 15 Castlereagh Street, Sydney, NSW 2000, Telephone 02 9159 9009**

## **Introduction**

This guide contains important information about the services we offer, how we and our associates are paid, any potential conflict of interest we may have and our internal and external dispute resolution procedure and how you can access them.

Growthfront Pty Ltd is a Corporate Authorised Representative of AFSL Holdings Australia (AFSL 460 940). Its services are varied and it authorises individuals and corporates to provide fee-based advice to Australian individuals and small and medium size companies.

Our AFS Licensee permits us to advise on and deal in the following classes of financial products:

- deposit and payment products
- government debentures, stocks or bonds
- general insurance products
- investment life insurance products
- interest in managed investment schemes
- investor directed portfolio services
- RSA products
- life risk
- insurance products
- managed investments
- retirement income streams
- securities
- standard margin lending facilities
- superannuation
- self-managed superannuation funds
- Applying for, acquiring, varying or disposing of a financial product on behalf of another person in respect of deposit products, general insurance government bonds. Life products and investor directed portfolios, RSA's and securities standard margin lending facility and superannuation to retail and wholesale clients.

## **Who is my adviser?**

Growthfront Pty Ltd provides general advice only with respect to the above financial products. If you do not wish to receive our advice, we may act on your behalf in which case we will only be carrying out your instructions. Should you request personal advice, or we deem that personal advice might be appropriate based on your financial query, we will refer you to an authorised representative of our licensee, AFSL Holdings Australia (AFS License No. 460 940).

If required, the authorised representative may prepare a Statement of Advice or a Record of Advice and possibly provide you with one or more Product Disclosure Statements prepared by one or more product issuers. Where a Statement of Advice or a Record of Advice has been prepared, the authorised representative will provide you with a file copy and keep a copy on file. You are entitled to request a copy (at no cost) up to 7 years after the date of issue. As providers of financial services,

both Growthfront Pty Ltd and our authorised representatives may act on the instructions we receive from you in writing, by telephone, email or any other form of communication.

Before making any investment decision we recommend that you consider whether it is appropriate for your situation and seek appropriate taxation and legal advice. If you do not obtain advice, you face the risk that the investments or financial product(s) you select may not meet your objectives, needs or suit your financial situation. Growthfront Pty Ltd is responsible for the actions of its employees and representatives. However, Growthfront Pty Ltd is not responsible for services provided to you by any other third party including other financial service providers.

### **What is the difference between getting general advice and personal advice?**

General advice is given only if your adviser clarifies with you (the client), when they give the advice, that they are not giving personal advice, because they do not consider the relevant circumstances (i.e. your objectives, financial situation or needs). We will also issue a warning that it is general advice. If you choose to receive general advice then it will be without considering your objectives, financial situation or needs (s949A (2) (a) of the Corporations Act. You should then consider whether this advice is appropriate to your needs if you enlist us to provide personal advice.

### **What information should I provide in order to receive advice?**

Authorised Representatives will only provide personal advice after you agree to the terms of their [financial services guide](#). You will then be required to complete an online or phone based personal fact find which will collect your personal information, goals and objectives, financial situation and needs. If you do not provide accurate information about your situation, the advice you receive may not be appropriate to your needs. Growthfront Pty Ltd will also collect information from other means like the tax agent portal and other data sources only with your prior approval. This will assist us in getting an accurate and full picture of your financial position from which to provide general advice. Neither we nor our authorised representatives can provide appropriate advice unless accurate information is provided.

### **How are we paid for the advice services we provide?**

We charge for our advice based on the time it takes to collect the data, consider the scope of the advice, consult experts and stress test strategies to make sure that they are appropriate and in your best interests.

### **Additional Services and brokerage fees**

Any services provided outside the initial arrangement with Growthfront Pty Ltd will be subject to the fees set out by the third parties which provide their respective services. These fees will be detailed by the third parties in their correspondence with you and also documented in their financial services

guides. Growthfront Pty Ltd is not responsible for services provided to you by any other third party including other financial service providers. We disclaim all responsibility and all liability for any fees, loss arising from, or in connection with the use of any other financial service providers that you may deal with through our referral.

### **Referral Arrangements**

We do not pay referral fees.

### **Complaints**

We hope you will be satisfied with our services and encourage you to discuss any concerns you have with your adviser or our client services staff.

Should our staff fail to assist you, we have an established procedure to deal with complaints. If you make a complaint we will:

- acknowledge its receipt
- assign it to an appropriate person for investigation and resolution
- respond to you as quickly as we can

We are a member of an external complaint handling authority AFCA. Before you lodge a dispute with AFCA, read about the types of disputes we can consider. If your dispute remains unresolved even after you have complained directly to your financial services provider, learn how you can lodge a dispute with us.

Should we fail to solve your complaint within the above guidelines or to your standards you may contact the Australian Financial Complaints Authority (AFCA) who can be contacted at:

- Phone: 1800 931 678
- Email: [info@afca.org.au](mailto:info@afca.org.au)
- Mail: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

### **Professional indemnity insurance**

Growthfront Pty Ltd maintains professional indemnity insurance policies on behalf of your adviser. These policies cover the advice, actions and recommendations which your adviser has been authorised to provide to you by Growthfront Pty Ltd. These arrangements satisfy the requirements imposed by the Corporations Act.

### **Privacy Policy**

Your privacy is important to Growthfront Pty Ltd. We have systems and processes in place to protect your privacy. For further details of our privacy policy please refer to our websites:  
[Growthfront.com.au](http://Growthfront.com.au)

### **How can you contact us?**

You can contact Growthfront Pty Ltd in the following ways:

- Phone: 02 9159 9009

- Email: [info@growthfront.com.au](mailto:info@growthfront.com.au)
- Postal/Business Address: Level 20, 15 Castlereagh Street, Sydney, NSW 2000