



FINANCIAL SERVICES GUIDE

Version 1.5
April 2018

Spotter Finance Pty Ltd

ABN 34 617 912 053

Corporate Authorised Representative No. 1254369

Part 1, Level 1 / 240 Chapel Street

Prahran, VIC 3181

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Australian Financial Services Licensee

myonlineadvisers PTY LTD

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AFSL: 427484

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www.myonlineadvisers.com.au

About myonlineadvisers Pty Ltd (myonlineadvisers)

myonlineadvisers holds Australian Financial Services Licence (AFSL) Number 427484 and has authorised the creation of this Financial Services Guide (FSG).

myonlineadvisers have authorised representatives who provide high quality advice to clients throughout Australia.

myonlineadvisers and its representatives may advise on:

- investments (property, shares, cash and managed investments);
- superannuation (including self-managed superannuation);
- life insurances and other risk insurances;
- debt management;
- cash-flow management; and
- retirement planning.

The Corporations Act 2001 defines various financial products and regulates the way in which consumers can be advised about those products.

myonlineadvisers has a list of approved financial products for authorised representatives. This list of approved financial products is one of the longest of any financial planning service in Australia. Ask your Adviser if you want a copy of myonlineadvisers Approved Product List (APL).

The purpose of this financial services guide (FSG)

This FSG is an important document that explains how your adviser provides financial product services to you.

You should read this FSG carefully before using our services. It is intended to give you sufficient information to decide whether to obtain financial services from our authorised representatives.

Most of the content of this FSG is dictated by the Corporations Act and is mandatory under law, so bear with us regarding its form and content. Please feel free to contact us by telephone, e-mail or in writing should this FSG be unclear or should you have any concerns about our services.

This FSG explains:

- who we are;
- how you can contact us;
- what documents you will receive from us;
- the financial services we provide;
- any potential conflicts of interest;
- our privacy policy;

- our internal dispute resolution procedures;
- our external dispute resolution procedures;
- and
- our compensation arrangements, i.e. our professional insurance arrangements.

Product disclosure statements (PDSs)

If a particular product is recommended or discussed with you, your adviser must provide you with a PDS for that product.

The PDS contains the information needed to make an informed decision about acquiring a product.

The PDS documents detail costs and product fees including commissions, and is usually created by the financial institution providing the product.

Dispute resolution

myonlineadvisers provides a dispute resolution services to its clients. This obligation is a key tenet of the consumer protection principles of the Australian Financial Services Licensing system. If you have a complaint about any service you should:

Contact your Adviser by telephone, email or post to explain your situation and let them know of your concerns. Your Adviser will do everything possible to resolve your complaint promptly;

If this does not resolve your complaint, put your complaint in writing addressed to the Compliance Manager, myonlineadvisers, at PO Box 427, Fortitude Valley, Queensland, 4006 or via email:

complaints@myonlineadvisers.com.au where it will be objectively considered and discussed with you and your Adviser with a view to being settled as soon as possible to your satisfaction; and

If your complaint is not resolved appropriately by myonlineadvisers, you can access our external dispute resolution scheme.

myonlineadvisers is a member of the Financial Ombudsman Service (FOS). FOS can be contacted on 1300 780 808. This is a free service to complainants.

Our fees and other charges: who receives the fees?

Your Adviser pays a weekly fee to myonlineadvisers. In return, your Adviser retains all fees from the services provided to you. These fees are initially paid to myonlineadvisers, who passes them on to your

Adviser. myonlineadvisers receives all fees including commissions in its capacity as a trustee of a bare trust for your Adviser and your Adviser's Corporate Authorised Representative, and passes these fees on to your Adviser as soon as practical after receipt and is not beneficially entitled to any of these fees.

Your Adviser is an employee of the Corporate Authorised Representative. The Corporate Authorised Representative may pay a salary to your Adviser. Ultimately all income passed on to your Adviser or your Adviser's Corporate Authorised Representative by myonlineadvisers will be beneficially derived by your Adviser or related persons such as a beneficiary of a family trust. In the following paragraphs we will refer to your Adviser receiving all fees, for simplicity.

Fees and other charges: how are they calculated?

Your Adviser may receive:

- fees paid directly by you, based on time, the amount invested or some other agreed criteria; or
- commissions paid by a third party such as an insurer. These will vary according to your circumstances, but will generally be an amount equal to or less than:
 - life insurances and other risk insurances: up to 130% of the initial annual premium as an initial commission and up to 35% of the ongoing annual premium as a trailing commission. (For example, if the annual premium is \$1,000, your Adviser may receive \$1,300 in the first year and then \$350 each year thereafter)

Your Adviser will agree to a basis for charging fees before providing any chargeable services to you.

If you agree to pay your Adviser directly, you will be given a written estimate of the fee before any significant work is done. You will not be charged more than this fee.

If you prefer your Adviser to be paid by a third party, the fees in the initial and subsequent years will be shown in your statement of advice. If the amount cannot be calculated (for example, a commission based on the future balance of an investment), then an example will be provided in a form that satisfies the Corporations Act disclosure rules.

Fees will be advised in detail in writing in your SOA. Fees will also be advised in detail in the PDS documents for recommended financial products.

Any fees that are paid to a third person for referrals will be detailed in your SOA.

myonlineadvisers and your adviser do not receive any direct adviser incentives but may receive non-cash benefits from product providers from time to time. These benefits could be construed as a conflict of interest, however, all advisers have a fiduciary duty to act in the best interests of the client at all times. They are not additional charges to you and are paid out of the provider's own resources. They may include lunches, tickets to events and occasional gifts such as bottles of wine at Christmas time etc.

Referral arrangements

If you have been referred to Spotter Finance, the referrer may receive a fee payable from the commission and fees received by Spotter Finance. Spotter Finance has current referral arrangements with the following business partners:

- AFOOFA Group Australia - 50% of 1st Year initial commission.
- Mr Gray Foreman - 50% of 1st Year initial commission.
- eChoice Pty Ltd – 50% of 1st Year initial commission.

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Compensation arrangements

myonlineadvisers operates a compensation arrangement to compensate retail clients for losses connected to any breach of the Corporations Act or other law by your Adviser, myonlineadvisers or other relevant persons.

These arrangements comprise of comprehensive and extensive professional indemnity insurance. The insurance covers claims in relation to the conduct of former employees.

Privacy considerations

Your information is private and confidential and is not disclosed to any third parties unless required to do so under the law.

The following Adviser Personal Profile is purely that, a Personal Profile, and therefore needs to be read in conjunction with this FSG.

myonlineadvisers and your Adviser comply with the Australian Privacy Principles. If you are not satisfied with our approach to privacy, you are entitled to contact the Office of the Privacy Commissioner, who may investigate any complaints you may make. A copy of our Privacy Policy is available on our website: www.myonlineadvisers.com.au/privacy or upon request.

No influential relationships

There are no relationships that will influence your adviser's advice to you in any way.

Adviser Profile Details

Who will be providing the financial services to me?

Harley West and Spotter Finance Pty Ltd are Authorised Representative No 421693 and Authorised Representative No. 1254369 (respectively) acting under authority from myonlineadvisers.

Spotter Finance Pty Ltd

Business Address: Part 1, Level 1 / 240 Chapel Street, Prahran, VIC 3181

Telephone No: (1300 793 143)

Fax: (03 8672 3561)

Email: harley.west@spotterfinance.com.au

Who is my adviser?

Your adviser will be Harley West and Spotter Finance Pty Ltd who are authorised to act on behalf of myonlineadvisers. Harley West has been working in the financial services industry since 2012 and been authorised to provide financial advice services since 2013.

Harley West Qualifications

- Diploma of Financial Planning
- Bachelor of Business (Marketing)

What kinds of financial services are you authorised to provide me and what kinds of products do those services relate to?

Harley West is the General Manager of Spotter Finance Pty Ltd and is authorised to act on behalf of myonlineadvisers to offer you the following services:

- Provide financial product advice and to deal in a financial product by arranging for a financial product to be acquired, disposed of, or varied.

Harley West is authorised to provide general financial product advice. Where he provides you with general financial product advice, he is required to provide a General Advice Warning specifying that the advice does not take into account your objectives, financial situation or needs. You will not be provided with a Statement of Advice.

When Harley West provides you with general financial product advice, it will be in relation to Risk Insurance products only: Life Insurance, Total and Permanent Disablement Insurance, Trauma Insurance, Income Protection Insurance, Business Expenses Insurance and Child Trauma Insurance. Harley West and Spotter Finance Pty Ltd do not provide advice in any other area of insurance or any other area of financial services but can refer you to a professional who specialises in other areas if requested. Any arrangements you make with the other professional will be strictly between you and that person and neither myonlineadvisers nor our Authorised Representative accept any responsibility or liability for the advice given.

You should always consider the Product Disclosure Statement before deciding whether to acquire a financial product.

Do you receive remuneration, commission, fees or other benefits in relation to providing the financial services to me - see heading above: **Our fees and other charges: who receives the fees?**

Note: This Financial Services Guide (Ver 1.5 April 2018) is for the sole use by Harley West and Spotter Finance Pty Ltd only and was prepared on 27th of April 2018 issued with the authority of myonlineadvisers, Australian Financial Services Licence No. 427484.

Any questions?

Please do not hesitate to contact your Adviser should you have any questions about your Adviser's services and how your Adviser and myonlineadvisers can help you improve your financial position.

Adviser Profile Details

Who will be providing the financial services to me?

Damon Rasheed and Spotter Finance Pty Ltd are Authorised Representative No 464607 and Authorised Representative No. 1254369 (respectively) acting under authority from myonlineadvisers.

Spotter Finance Pty Ltd

Business Address: Part 1, Level 1 / 240 Chapel Street, Prahran, VIC 3181

Telephone No: (1300 793 143)

Fax: (03 8672 3561)

Email: damon.rasheed@spotterfinance.com.au

Who is my adviser?

Your adviser will be Damon Rasheed and Spotter Finance Pty Ltd who are authorised to act on behalf of myonlineadvisers. Damon Rasheed has been working in the financial services industry since 2003 and been authorised to provide financial advice services since 2014.

Damon Rasheed Qualifications

- Diploma of Financial Planning
- Masters Degree in Commerce (Hons)
- Bachelor of Economics (Hons)

What kinds of financial services are you authorised to provide me and what kinds of products do those services relate to?

Damon Rasheed is the Director of Spotter Finance Pty Ltd and is authorised to act on behalf of myonlineadvisers to offer you the following services:

- Provide financial product advice and to deal in a financial product by arranging for a financial product to be acquired, disposed of, or varied.

Damon Rasheed is authorised to provide general financial product advice. Where he provides you with general financial product advice, he is required to provide a General Advice Warning specifying that the advice does not take into account your objectives, financial situation or needs. You will not be provided with a Statement of Advice.

When Damon Rasheed provides you with general financial product advice, it will be in relation to Risk Insurance products only: Life Insurance, Total and Permanent Disablement Insurance, Trauma Insurance, Income Protection Insurance, Business Expenses Insurance and Child Trauma Insurance. Damon Rasheed and Spotter Finance Pty Ltd do not provide advice in any other area of insurance or any other area of financial services but can refer you to a professional who specialises in other areas if requested. Any arrangements you make with the other professional will be strictly between you and that person and neither myonlineadvisers nor our Authorised Representative accept any responsibility or liability for the advice given.

You should always consider the Product Disclosure Statement before deciding whether to acquire a financial product.

Do you receive remuneration, commission, fees or other benefits in relation to providing the financial services to me - see heading above: **Our fees and other charges: who receives the fees?**

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Any questions?

Please do not hesitate to contact your Adviser should you have any questions about your Adviser's services and how your Adviser and myonlineadvisers can help you improve your financial position.

Adviser Profile Details

Who will be providing the financial services to me?

Anton Perkovic and Spotter Finance Pty Ltd are Authorised Representative No 1247016 and Authorised Representative No. 1254369 (respectively) acting under authority from myonlineadvisers.

Spotter Finance Pty Ltd

Business Address: Part 1, Level 1 / 240 Chapel Street, Prahran, VIC 3181

Telephone No: (1300 793 143)

Fax: (03 8672 3561)

Email: anton.perkovic@spotterfinance.com.au

Who is my adviser?

Your adviser will be Anton Perkovic and Spotter Finance Pty Ltd who are authorised to act on behalf of myonlineadvisers. Anton Perkovic has been authorised to provide financial advice services since 2016.

Anton Perkovic Qualifications

- Diploma of Financial Planning

What kinds of financial services are you authorised to provide me and what kinds of products do those services relate to?

Anton Perkovic is a Risk and Super Specialist Spotter Finance Pty Ltd and is authorised to act on behalf of myonlineadvisers to offer you the following services:

- Provide financial product advice and to deal in a financial product by arranging for a financial product to be acquired, disposed of, or varied.

Anton Perkovic is authorised to provide general financial product advice. Where he provides you with general financial product advice, he is required to provide a General Advice Warning specifying that the advice does not take into account your objectives, financial situation or needs. You will not be provided with a Statement of Advice.

When Anton Perkovic provides you with general financial product advice, it will be in relation to Risk Insurance products only: Life Insurance, Total and Permanent Disablement Insurance, Trauma Insurance, Income Protection Insurance, Business Expenses Insurance and Child Trauma Insurance. Anton Perkovic and Spotter Finance Pty Ltd do not provide advice in any other area of insurance or any other area of financial services but can refer you to a professional who specialises in other areas if requested. Any arrangements you make with the other professional will be strictly between you and that person and neither myonlineadvisers nor our Authorised Representative accept any responsibility or liability for the advice given.

You should always consider the Product Disclosure Statement before deciding whether to acquire a financial product.

Do you receive remuneration, commission, fees or other benefits in relation to providing the financial services to me - see heading above: **Our fees and other charges: who receives the fees?**

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Any questions?

Please do not hesitate to contact your Adviser should you have any questions about your Adviser's services and how your Adviser and myonlineadvisers can help you improve your financial position.

Adviser Profile Details

Who will be providing the financial services to me?

Josh Flex and Spotter Finance Pty Ltd are Authorised Representative No 1250649 and Authorised Representative No. 1254369 (respectively) acting under authority from myonlineadvisers.

Spotter Finance Pty Ltd

Business Address: Part 1, Level 1 / 240 Chapel Street, Prahran, VIC 3181

Telephone No: (1300 793 143)

Fax: (03 8672 3561)

Email: josh.flex@spotterfinance.com.au

Who is my adviser?

Your adviser will be Josh Flex and Spotter Finance Pty Ltd who are authorised to act on behalf of myonlineadvisers. Josh Flex has been authorised to provide financial advice services since 2016.

Josh Flex Qualifications

- Diploma of Financial Planning

What kinds of financial services are you authorised to provide me and what kinds of products do those services relate to?

Josh Flex is a Risk and Super Specialist Spotter Finance Pty Ltd and is authorised to act on behalf of myonlineadvisers to offer you the following services:

- Provide financial product advice and to deal in a financial product by arranging for a financial product to be acquired, disposed of, or varied.

Josh Flex is authorised to provide general financial product advice. Where he provides you with general financial product advice, he is required to provide a General Advice Warning specifying that the advice does not take into account your objectives, financial situation or needs. You will not be provided with a Statement of Advice.

When Josh Flex provides you with general financial product advice, it will be in relation to Risk Insurance products only: Life Insurance, Total and Permanent Disablement Insurance, Trauma Insurance, Income Protection Insurance, Business Expenses Insurance and Child Trauma Insurance. Josh Flex and Spotter Finance Pty Ltd do not provide advice in any other area of insurance or any other area of financial services but can refer you to a professional who specialises in other areas if requested. Any arrangements you make with the other professional will be strictly between you and that person and neither myonlineadvisers nor our Authorised Representative accept any responsibility or liability for the advice given.

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Do you receive remuneration, commission, fees or other benefits in relation to providing the financial services to me - see heading above: **Our fees and other charges: who receives the fees?**

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Any questions?

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Adviser Profile Details

Who will be providing the financial services to me?

Bradley Hutchinson and Spotter Finance Pty Ltd are Authorised Representative No 1251216 and Authorised Representative No. 1254369 (respectively) acting under authority from myonlineadvisers.

Spotter Finance Pty Ltd

Business Address: Part 1, Level 1 / 240 Chapel Street, Prahran, VIC 3181

Telephone No: (1300 793 143)

Fax: (03 8672 3561)

Email: bradley.hutchinson@spotterfinance.com.au

Who is my adviser?

Your adviser will be Bradley Hutchinson and Spotter Finance Pty Ltd who are authorised to act on behalf of myonlineadvisers. Bradley Hutchinson has been authorised to provide financial advice services since 2017.

Bradley Hutchinson Qualifications

- Diploma of Financial Planning

What kinds of financial services are you authorised to provide me and what kinds of products do those services relate to?

Bradley Hutchinson is a Risk and Super Specialist Spotter Finance Pty Ltd and is authorised to act on behalf of myonlineadvisers to offer you the following services:

- Provide financial product advice and to deal in a financial product by arranging for a financial product to be acquired, disposed of, or varied.

Bradley Hutchinson is authorised to provide general financial product advice. Where he provides you with general financial product advice, he is required to provide a General Advice Warning specifying that the advice does not take into account your objectives, financial situation or needs. You will not be provided with a Statement of Advice.

When Bradley Hutchinson provides you with general financial product advice, it will be in relation to Risk Insurance products only: Life Insurance, Total and Permanent Disablement Insurance, Trauma Insurance, Income Protection Insurance, Business Expenses Insurance and Child Trauma Insurance. Bradley Hutchinson and Spotter Finance Pty Ltd do not provide advice in any other area of insurance or any other area of financial services but can refer you to a professional who specialises in other areas if requested. Any arrangements you make with the other professional will be strictly between you and that person and neither myonlineadvisers nor our Authorised Representative accept any responsibility or liability for the advice given.

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Any questions?

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Adviser Profile Details

Who will be providing the financial services to me?

Imogen Russell and Spotter Finance Pty Ltd are Authorised Representative No 1234598 and Authorised Representative No. 1254369 (respectively) acting under authority from myonlineadvisers.

Spotter Finance Pty Ltd

Business Address: Part 1, Level 1 / 240 Chapel Street, Prahran, VIC 3181

Telephone No: (1300 793 143)

Fax: (03 8672 3561)

Email: imogen.russell@spotterfinance.com.au

Who is my adviser?

Your adviser will be Imogen Russell and Spotter Finance Pty Ltd who are authorised to act on behalf of myonlineadvisers. Imogen Russell has been authorised to provide financial advice services since 2016.

Imogen Russell Qualifications

- Diploma of Financial Planning

What kinds of financial services are you authorised to provide me and what kinds of products do those services relate to?

Imogen Russell is a Risk and Super Specialist Spotter Finance Pty Ltd and is authorised to act on behalf of myonlineadvisers to offer you the following services:

- Provide financial product advice and to deal in a financial product by arranging for a financial product to be acquired, disposed of, or varied.

Imogen Russell is authorised to provide general financial product advice. Where she provides you with general financial product advice, she is required to provide a General Advice Warning specifying that the advice does not take into account your objectives, financial situation or needs. You will not be provided with a Statement of Advice.

When Imogen Russell provides you with general financial product advice, it will be in relation to Risk Insurance products only: Life Insurance, Total and Permanent Disablement Insurance, Trauma Insurance, Income Protection Insurance, Business Expenses Insurance and Child Trauma Insurance. Imogen Russell and Spotter Finance Pty Ltd do not provide advice in any other area of insurance or any other area of financial services but can refer you to a professional who specialises in other areas if requested. Any arrangements you make with the other professional will be strictly between you and that person and neither myonlineadvisers nor our Authorised Representative accept any responsibility or liability for the advice given.

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Adviser Profile Details

Who will be providing the financial services to me?

Bobby Horianto and Spotter Finance Pty Ltd are Authorised Representative No 297590 and Authorised Representative No. 1254369 (respectively) acting under authority from myonlineadvisers.

Spotter Finance Pty Ltd

Business Address: Part 1, Level 1 / 240 Chapel Street, Prahran, VIC 3181

Telephone No: (1300 793 143)

Fax: (03 8672 3561)

Email: bobby.horianto@spotterfinance.com.au

Who is my adviser?

Your adviser will be Bobby Horianto and Spotter Finance Pty Ltd who are authorised to act on behalf of myonlineadvisers. Bobby Horianto has been authorised to provide financial advice services since 2017.

Bobby Horianto Qualifications

- Diploma of Financial Planning

What kinds of financial services are you authorised to provide me and what kinds of products do those services relate to?

Bobby Horianto is a Risk and Super Specialist Spotter Finance Pty Ltd and is authorised to act on behalf of myonlineadvisers to offer you the following services:

- Provide financial product advice and to deal in a financial product by arranging for a financial product to be acquired, disposed of, or varied.

Bobby Horianto is authorised to provide general financial product advice. Where he provides you with general financial product advice, he is required to provide a General Advice Warning specifying that the advice does not take into account your objectives, financial situation or needs. You will not be provided with a Statement of Advice.

When Bobby Horianto provides you with general financial product advice, it will be in relation to Risk Insurance products only: Life Insurance, Total and Permanent Disablement Insurance, Trauma Insurance, Income Protection Insurance, Business Expenses Insurance and Child Trauma Insurance. Bobby Horianto and Spotter Finance Pty Ltd do not provide advice in any other area of insurance or any other area of financial services but can refer you to a professional who specialises in other areas if requested. Any arrangements you make with the other professional will be strictly between you and that person and neither myonlineadvisers nor our Authorised Representative accept any responsibility or liability for the advice given.

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