



FINANCIAL SERVICES GUIDE

Easy Advice Pty Ltd (ASIC number 1285916) trading as Easy Refunds

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FINANCIAL SERVICES GUIDE

This Financial Services Guide (FSG) is an important document that explains how we provide financial services to you. It contains important information about the services we provide clients and is intended to help you decide whether you should use our services.

Not independent

Under the current regulatory guidelines we are required to advise you that Profinancial and its representatives are not independent in relation to provision of financial advice. For example, some advisers may specifically choose to receive life insurance commissions in lieu of charging clients directly when they are providing life insurance related advice. It does not impact our and our advisers' ability to advise our clients.

About Easy Refunds

Easy Refunds is a registered business of Easy Advice Pty Ltd (Easy Advice), which is a Corporate Authorised Representative (ASIC number 1285916) of Profinancial Pty Ltd (Profinancial). Profinancial is an Australian Financial Services License (AFSL), number 522416. Easy Refunds does not provide personal financial product advice and limits its services to receiving and refunding commissions to clients. Commissions may be paid on financial products that clients already have in place. These include:

- Life insurance
- Total and Permanent Disability Insurance
- Trauma insurance
- Income protection insurance

By nominating Easy Refunds as your adviser, you can recover commissions on financial products which would otherwise be paid elsewhere. The service is online and has bi-annual cash refunds, the amount of which is determined by their financial products.

Non advisory services

Easy Refunds can assist you with applying for certain financial products, including investments, superannuation and insurances. We will only provide factual and general information in regards to those financial products or services. Before deciding to apply for a financial product, you must consider your own personal circumstances and determine if the product is suitable to you. You should also read the relevant Product Disclosure Statement on any financial product you wish to purchase.

Personal advisory services

In addition, Easy Advice is licensed to provide personal advice to retail and wholesale clients and can advise on:

- superannuation (including self-managed superannuation);
- life insurances and other risk insurances;
- debt management;
- estate planning and asset protection;
- wealth creation and investment advice;
- cash-flow management; and
- retirement planning.

From these services, Easy Advice is authorised to advise and deal in the following financial products:

- Deposit and payment products;
- Government Debentures, Stocks or Bonds
- Life Products – Investment Life Insurance and Life Risk Insurance

- Managed Investment Schemes (including Investor Directed Portfolio Service)
- Retirement Savings Account
- Securities
- Superannuation (including Self-Managed Superannuation)

Fees

1. Our handling fees are \$80 plus GST each time we process a rebate. We rebate commissions twice a year if there is sufficient to rebate after the handling fee.
2. Non advisory: Our fees for assisting with your application to purchase a financial product (non advisory) is \$750 plus GST. Any upfront commissions received for placing the product is refunded to you less this fee. Our fee for processing future refunds will be \$80 plus GST.
3. Personal advisory: Our fees and services will be set out in a service agreement or statement of advice. Fees may include charges for initial advice and/or ongoing advice. The fees may be:
 - a) Fees paid directly by you, based on time, the amount invested or some other agreed criteria; or
 - b) A set dollar amount or percentage-based fee that is agreed between you and your adviser and paid via a financial product

Insurance products and commissions

Upfront commissions are paid on insurance products: Between 0% and 60% of the premium that you pay.

Ongoing commissions are paid on insurance products only for the length of time you hold the product: Between 0% and 20% of the renewal premium.

The commission are rebated to you net of our handling fees.

Referral

Easy Advice is also associated with a partner firm who offers other services that do not fall under the scope of an Australian Financial Services License. These services include mortgage broking, commercial and asset finance, personal finance and IT services. Whilst Easy Advice does not earn a fee from this arrangement, it may have an interest in the partner firm.

Other benefits

Profinancial and Easy Advice may also receive a range of other benefits from product providers such as marketing support or sponsorship, entertainment, conferences, accommodation and travel which will be disclosed in your statement of advice where applicable.

Privacy

Your information is private and confidential and is not disclosed to any third parties unless required to do so by law. Easy Refunds complies with the National Privacy Principles and a copy of our Privacy Policy can be found on www.easyrefunds.com.au

Risks and other considerations

Easy Refunds does not provide personal advice. It is your responsibility to ensure the financial product you have purchased in the past, or wish to purchase through our non advisory service is appropriate to your personal circumstances and situation. You should seek further advice where necessary.

Complaints

If you have a complaint please contact us on 0470 406 863 or email commissions@easyrefunds.com.au to let us know. We will do our best to resolve your complaint efficiently.

If this does not resolve your complaint you should contact Profinancial Pty Ltd below:

Profinancial Pty Ltd
1217/401 Docklands Drive, Docklands VIC 3008
admin@profinancial.net.au

Your complaint will be objectively considered and discussed with you and your adviser with a view to being settled as soon as possible to your satisfaction.

If your complaint is not resolved to your satisfaction by Profinancial, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA), which is a free service to consumers. AFCA can be contacted on 1800 931 678 or by lodging the complaint online www.afca.org.au

Profinancial is a member of AFCA, membership number 80333.