

Financial Services and Credit Guide

FinancialPartners (Tas) Pty Ltd

FinancialPartners (Tas) Pty Ltd (ABN 26 160 284 739, ACN 160 284 739) is an Authorised Representative (Authorised Representative number 432120) and credit representative (Credit Representative number 432121) of Akumin Financial Planning Pty Limited ("the Licensee").

References to "our", "we", "us", "me" and "I" refer to FinancialPartners (Tas) Pty Ltd

This Financial Services and Credit Guide ("Guide") contains information that will help you decide whether to use the financial services we offer. It sets out:

- who we are and how to contact us
- the advice and services we provide
- information about the Licensee
- our fees and how we are paid in connection with those services
- how we manage your private information
- how you can complain about a matter relating to us

Not Independent

Generally, we provide personal advice in line with the Licensee's Approved Product and Services List (APSL) which may include financial products and services associated with the Licensee. We may receive commissions from life insurance products we recommend and non-monetary benefits such as training and educational seminars from product providers. For these reasons, we are not considered independent, impartial, or unbiased.

Our office contact details

Address	126 Hobart Road, , Kings Meadows, Tasmania 7249
Phone	03 6343 1007
Email	richardg.bejah@ampfp.com.au
Website	https://financialpartners.com.au

Documents you may receive in the financial planning process

We will provide you with several documents as you progress through your financial planning and advice journey. We may provide these documents electronically to your nominated email address, unless otherwise agreed.

When we provide personal advice, it will normally be documented and provided to you in a Statement of Advice (SoA). The SoA contains a summary of your goals and the strategies and any financial products we may recommend to achieve your goals. It also provides you with detailed information about product costs and the fees and other benefits we and others will receive, as a result of our advice.

If we provide further personal advice an SoA may not be required. We will keep a record of any personal advice we provide you for seven years. You may request a copy of such records by contacting us during that period.

If we recommend or arrange a financial product for you, we will provide a Product Disclosure Statement (PDS), or Investor Directed Portfolio Services (IDPS) guide where relevant. These documents contain the key features of the recommended product, such as its benefits and risks, as well as the costs you will pay the product provider to manage that product. You should read any warnings in your advice document, the PDS or IDPS guide carefully before making any decision relating to a financial strategy or product.

Our advice and services

We are authorised to provide personal or general financial advice on:

- Wealth Accumulation
- Personal insurance
- Superannuation strategies and retirement planning
- Retirement income streams, including pensions and annuities
- Budget and cash flow management
- Centrelink and other government benefits

We are authorised to provide advice on and arrange the following products:

- Superannuation
- Securities
- Retirement savings accounts
- Managed investment schemes including Investor Directed Portfolio Services (IDPS)
- Deposit and payment products, including basic deposit, non-basic deposit, and non-cash payment products
- Life Products – Investment life insurance
- Life Products – Life risk insurance (including life cover, income protection cover, total and permanent disability cover, and trauma cover)

Your adviser may also be authorised to advise on other specialist areas. These are listed in their adviser profiles.

Transaction services

In limited circumstances, we can arrange financial product transactions for you on your instruction without providing personal advice.

Instructing us

You can give us instructions by telephone, mail, email, or other methods, as agreed with your adviser.

Providing information to us

It is important that we understand your circumstances and goals, so that we can provide you with appropriate advice and services. You have the right not to provide us with any personal information. Should you choose to withhold information, or if information you provide is incomplete or inaccurate, the advice or services we provide you may not be appropriate for you.

It is also important that you keep us up to date by informing us of any changes to your circumstances so we can determine if our advice is still appropriate.

Credit services

In addition to financial services, we are also authorised to assist you with advising and implementing loan products and consumer leases.

Credit documents you may receive

When we provide credit assistance, we will conduct a preliminary assessment to determine the suitability of a particular product. This is normally documented and provided to you in a Credit Proposal. We will retain this document and you may request it by contacting our office within seven years of the assessment. We will only provide recommendations to apply for a particular credit contract with a certain lender or increase the credit limit of a particular credit contract where the contract meets your needs and objectives and is not unsuitable to your circumstances.

Lenders and lessors

The Licensee has a broad panel of lenders and lessors for your Accredited Mortgage Consultant (AMC) to choose from. The full list of approved lenders is available on request but is not an exhaustive list of lenders who offer credit of the nature you may seek.

As at March 2025, the lenders whose products are most commonly recommended by AMCs authorised by the Licensee are AFG Home Loans, NAB, Macquarie Bank, Westpac, St George Bank, ANZ

Benefits we may receive from lenders and lessors

Subject to compliance with relevant laws, including relating to conflicted remuneration, lenders may offer incentives that are paid directly to the AMC. These may include indirect benefits, for example business lunches, tickets to sporting or cultural events, corporate promotional merchandise and other minor benefits.

Credit reports and valuations

We may be provided access to free services such as credit reports and valuations from our lenders. Details of any relevant services we may receive because of a recommendation we make to you, will be included in the Credit Proposal we provide to you.

Tiered Servicing Arrangements

Through your AMC's relationships with lenders, they may have access to tiered servicing arrangements. The benefits can include faster processing, better information or greater levels of assistance provided for obtaining loan approval. You will be advised of any tiered service arrangements that are in place with a particular lender that they have proposed at the time recommendations are made.

Access to these programs is not based solely on the volume of new or existing lending your AMC's customers have with each respective lender and does not entitle them to any additional commissions outside of what they have disclosed to you, any additional payments or preferential customer discounts.

Mortgage aggregators

Mortgage aggregators act as a gateway or interface between mortgage brokers and lenders by providing an IT platform through which brokers submit loan applications and deal with lenders. They also provide some ancillary services. We aggregate via AFG.

The aggregator may invite AMCs to conferences and professional development events to hear industry updates and educational presentations by the aggregator and lender sponsors. The aggregator may subsidise some attendance costs, subject to compliance with relevant laws. The value will depend upon a range of factors, including the nature of the courses and events planned.

Any benefits that we may receive that are related to a loan recommended to you which is regulated by the National Consumer Credit Protection Act 2009 (Cth), will be disclosed in our advice to you prior to application.

Privacy Collection Statement

We are committed to protecting your privacy and outline below how we maintain the privacy of the information we collect about you.

As part of the advice journey, we need to collect information about you. Where possible we will obtain that information directly from you, but if authorised by you we may also obtain it from other sources such as your employer or accountant. If that information is incomplete or inaccurate, this could affect our ability to analyse your needs, objectives and financial situation, so our recommendations may not be appropriate or suitable for you.

We are also required to implement client identification processes under the Anti-Money-Laundering and Counter-Terrorism Financing Act (AML/CTF) 2006. We will need you to present identification documents such as passports and driver's licenses to meet our obligations.

We keep your personal information confidential and only use it in accordance with the Akumin Pty Limited (Akumin) Privacy Policy. Some of the ways we may use this information are set out below:

We and the Licensee may use this information to provide financial and/or credit advice and services to you, including passing on your details to third parties such as product issuers;

We may disclose your information to other financial advisers, brokers and those who are authorised by the Licensee to review clients' needs and circumstances from time to time, including other companies within Akumin and Entireti;

Your information may be disclosed to external service suppliers both here and overseas who supply administrative, financial or other services to assist us, Akumin and Entireti to provide financial and/or credit advice and services to you. A list of countries where these service providers are located can be found in the Privacy Policy;

Your information may be used to provide ongoing information about opportunities that may be useful or relevant to your financial needs through direct marketing (you can opt-out at any time); and

Confidence in the quality of our advice

If at any time are not satisfied with our services, the following will help you understand your options and find a resolution.

Contact your adviser and tell them about your complaint.

Alternatively, you can contact the Licensee at:

Phone 1800 812 388

Email advicecomplaints@amp.com.au

Online at www.entireti.com.au

In writing to:

Attention: Advice Complaints Department

Akumin Financial Planning Pty Limited / Charter Financial Planning Limited / Hillross Financial Services Limited
Level 6, 88 Phillip Street
Sydney NSW 2000 Australia

They will try to resolve your complaint quickly and fairly. They will provide you with a decision about your complaint within 30 days of us receiving it.

We note that in some circumstances, it may not be possible for us to completely resolve a complaint within this timeframe. If you do not agree with our decision in respect of your complaint, or are otherwise unsatisfied with our response, you may escalate your complaint to one of the following External Dispute Resolution Schemes.

Any issues about financial advice, investments, superannuation, insurance matters, or credit matters	Australian Financial Complaints Authority (AFCA) GPO Box 3, Melbourne VIC 3001 1800 931 678 www.afca.org.au info@afca.org.au
Any issue about your personal information	The Office of the Australian Information Commissioner GPO Box 5218, Sydney NSW 2001 1300 363 992 www.oaic.gov.au enquiries@oaic.gov.au

You may also contact the **Australian Securities & Investments Commission (ASIC)** on 1300 300 630 (free call info line) to make a complaint and obtain information about your rights.

Professional indemnity insurance

We maintain professional indemnity insurance to cover our advice and the recommendations provided by your adviser. The Licensee is also covered by professional indemnity insurance and this satisfies the requirements imposed by the Corporations Act 2001 and National Consumer Credit Protection Act. The insurance also covers claims arising from the actions of former employees or representatives of the Licensee, even where subsequent to these actions, they have ceased to be employed by or act for the Licensee.

About the Licensee

Akumin Financial Planning Pty Limited; ABN 89 051 208
327 Australian Financial Services Licensee and Australian
Credit Licensee; Licence No: 232706

Registered office is at Level 6, 88 Phillip Street, Sydney
NSW 2000 Australia.

The Licensee has:

- Approved the distribution of this Guide

Authorised us to provide advice and other services as
described in this Guide

About Akumin Pty Limited & Entireti Limited

The Licensee is a wholly-owned subsidiary of Akumin Pty
Limited.

Akumin Pty Limited is a subsidiary of Entireti Limited, a
group that specialises in licensing and advice business
services to financial planning practices and their clients.

AMP Limited holds a minority stake (currently 30%) in
Akumin Pty Limited.

We can provide advice on products and services from a
wide range of financial product and service providers,
some of which are related or associated with the
Licensee.

If we recommend a product issued by AMP Limited or a
third party product issuer, they will benefit from our
recommendation by receiving product, administration
and investment fees, as well as fees paid by fund
managers to distribute their product. These fees are all
disclosed in the relevant PDS or IDPS guide.

The Licensee maintains an APSL, from a diversified
selection of approved Australian and International fund
providers, including companies related to the Licensee.
These have been researched by external research houses
as well as our in-house research team. The Licensee
regularly reviews products and services to ensure they
remain competitive with similar products that address
similar client needs and objectives. Generally, we
recommend products on the APSL. However, if
appropriate for your needs, we may, subject to the
Licensee's approval, recommend other products.

Authorised Representatives and/or staff employed in our
business may hold shares in AMP Limited, whose share
price may be favourably affected by the sale of products
issued by AMP Group companies.

Our fees

We will discuss and agree the actual fees with you before we proceed and where relevant the fees and commissions will be disclosed in the advice document provided to you. The following section outlines the types of fees that may apply.

The fees charged for our advice and services may be based on a combination of a set dollar amount, or a percentage-based fee. Our agreed advice and service fees may include charges for one off or regular fees. We may also receive initial or ongoing commissions from certain product providers.

Licensee fees

Unless stated otherwise, all permissible revenue, including any advice and service fees and commissions will be paid to the Licensee. It will then pass on the amounts due to us through its payment system. The Licensee charges us a Licensee Fee each year. The Licensee Fee is determined as an annual amount based on a number of factors, including our business revenue, the number of advisers and/or accredited mortgage consultants in the practice and a practice Fee.

Other costs

Other costs may apply in the process of providing our advice and services to you. We will agree all additional costs with you prior to incurring them.

The following table outlines the range of fee we charge and should be used as a guide only. We will discuss your individual needs and agree our fees with you. The actual agreed fees will depend on factors such as the complexity of your circumstances and goals and the scope of the advice. All fees and charges include GST.

Fee type & Description
<p>Annual advice and service fees You can elect to enter into a 12-month advice and services agreement as part of your financial planning strategy. The fee can range from a \$400 to \$15,000 depending on the level and complexity of service. Details of the services and fees will be set out within the agreement.</p>
<p>Commissions</p> <p>Insurance: Initial commissions: Up to 66% of the first year's premium for new policies implemented from 1 January 2020. We may receive commissions on increases or additions to existing policies of up to 22%. Ongoing commissions: Up to 22% of the insurance premium each following year. For example: On insurance policies implemented from 1 January 2020, if your insurance premium was \$1,000, we would receive an initial commission of up to \$660. We would receive an ongoing commission of up to \$220 pa.</p> <p>Residential loans Initial commissions: Up to 1.10% of the initial loan balance. Ongoing commissions: Up to 0.55% of the outstanding loan balance each year. For example: If your loan balance was \$100,000, initial commission would be up to \$1,100. The ongoing commission on a \$100,000 loan balance would be up to \$550.</p> <p>Personal loans Initial commissions: Up to 8% of the initial loan balance (capped at \$4,000). Up to \$1,990 where a flat brokerage fee applies. For example: If your loan balance was \$50,000 and a percentage-based fee applies, commission would be up to \$4,000.</p> <p>Deposit bonds Initial commissions: Up to 25% of the deposit bond fee. For example: If your deposit bond fee is \$400, the commission would be up to \$100.</p>

Commented [A1]: Instructions:
If you are a mortgage broker and provide asset finance services, include the sentence about asset finance providers and their commissions.

Reason for edit:
Asset finance providers may pay commissions directly to the broker.

Other benefits we may receive

In addition to the payments explained above we may receive other monetary and non-monetary benefits, support services or recognition from the Licensee to help us grow our business. These are not additional costs to you. They could include training, badging rights, technology and technology support, marketing, financing, events or other recognition we are eligible for. We may receive benefits from product issuers that may include non-monetary benefits that are valued at less than \$300. We may also participate in business lunches or receive corporate promotional merchandise tickets to sporting or cultural events and other similar items. From time to time, Entireti Limited may facilitate access to the Licensee and us to be trained and educated by product issuers on their products.

Personal and professional development

The Licensee provides personal and professional development opportunities such as education and professional development programs, offered annually to qualifying practices.

Placement fees

From time to time the Licensee may receive fees from brokers or product issuers (including Mutual Advice Partners Pty Limited & Entireti Limited companies) for arranging client participation in Initial public Offerings (IPOs) of financial products. The fee, which is generally a percentage of the fee paid to the broker, varies from offer to offer and by the level of participation by the Licensee. We may share in this fee based on the level of participation by our clients.

Separately managed accounts (SMA)

A separately managed account (SMA) is an account where a responsible entity, based on advice from a professional investment manager, can make investment decisions on a client's portfolio and transact on those decisions without requiring the client's express consent each time. This means the responsible entity is responsible for the discretionary management of the client's investment portfolio.

We distribute the MyNorth platform, which is/are administered by

ABNs and Australian financial services licences (AFSL)

Responsible entity	MyNorth Managed Portfolios NMMT Limited (NMMT) ABN 42 058 835 573, AFSL 234653)
Investment manager	MyNorth Managed Portfolios NMMT Limited (NMMT) ABN 42 058 835 573, AFSL 234653)

We are not the investment manager.

The responsible entity appoints a professional investment manager to advise on the SMA portfolio's management. The responsible entity makes all investment decisions relating to the SMA portfolios.

For more information about how the product works and the roles and responsibilities of the key parties, please refer to the MyNorth PDS which we provide to you if we recommend the SMA product to you.

Fees

Other than the fees disclosed under 'Our Fees' above, we do not receive any other remuneration in relation to MyNorth

Note

If you are no longer our client, the responsible entity may have the discretion to move your investments out of the MyNorth Managed Portfolio's

Other business interests and relationships

Our relationship with AZ Next Generation Advisory Pty Ltd (AZ NGA)

We are a member of the AZ NGA Group of companies. AZ NGA is majority owned by Azimut Group and Oaktree Capital Management. Azimut is Italy's largest independent asset manager and Oaktree is a global investment manager.

From time to time your adviser may recommend you apply for, acquire, vary or dispose of a financial product issued by members of the Azimut and Oaktree Groups.

Your adviser does not receive any direct remuneration or other benefit as a result of its recommendation to apply for, acquire, vary or dispose of a financial product issued by these related companies as any remuneration and benefit are received by the product issuer and ultimately our common parent company.

Financial and Credit Adviser Profiles

Financial and Credit Adviser Profiles

About Richard Bejah

Richard Graham Bejah is an Authorised Representative 249392 and credit representative 370746 of the Licensee.

Contact details

Address	126 Hobart Road Kings Meadows Tasmania 7277
Phone	03 6343 1007
Email	richardg.bejah@financialpartners.com.au

Advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this Guide.

In addition to the areas listed in that section, I can also advise on:

- Margin lending facilities

How am I paid?

I receive the following from our practice:

- Salary / bonus
- equity in the practice

Based on the above, the following contains my remuneration details:– Richard receives a regular salary and bonuses with an equity in the business

Qualifications (Finance related)

Diploma Financial Planning

Professional memberships

FAAA - The Financial Advice Association Australia (FAAA)

Professional designation

CFP® – Certified Financial Planner® (FAAA)

About Peter Grossman

Peter Robert Grossman is an Authorised Representative 307278 and credit representative 380980 of the Licensee.

Contact details

Address	126 Hobart Road Kings Meadows Tasmania 7277
Phone	03 6343 1007
Email	peter.grossman@financialpartners.com.au

Advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this Guide.

In addition to the areas listed in that section, I can also advise on:

- Margin lending facilities

How am I paid?

I receive the following from our practice:

- Salary / bonus

Based on the above, the following contains my remuneration details: – Peter receives a regular salary and bonuses.

Qualifications (Finance related)

Diploma Financial Planning

Our schedule of fees

We are committed to making sure our fees are transparent, understood and agreed to by you. Our preferred method of payment is by an agreed fee.

The actual fee charged to you will depend on the nature of the advice or service we provide. We will discuss and agree the actual fees with you before we proceed.

The following section outlines the agreed advice fees we charge for initial and ongoing advice.

Agreed advice fees

Initial interview fee

Fact Finding discussion

In order to determine whether we can provide advice that will add value to your current position, and to give you the opportunity to get to know us, we will conduct an initial interview / factfinding discussion which will take up to 1 to 2 hours of your time.

This discussion is provided at our expense and **no charge** will be made for our time.

Initial advice fee

We will discuss your individual needs and agree our costs with you. The final cost will be based on the complexity and extent of services we agree to provide you.

Our fee scale range to establish your needs and formulate relevant strategies for example are:-

Review appointment for clients without an Annual Advice Agreement or Ongoing Service Agreement in place \$1,650 (Allowing for 4 hours of advisers worktime)

Level 1 (Starter) - \$1,410

Superannuation / Investment / Cashflow advice only

Level 2 (Standard) - \$2,700

Superannuation / Investment / Cashflow advice only

Retirement / TTR Phase advice only (standard)

Level 3 - \$3,750

Superannuation / Investment / Cashflow advice with Life Insurance consideration.

Retirement / TTR Phase advice &/or with Superannuation / Investment advice with Life Insurances consideration.

Level 4 - \$4,950

Superannuation / Investment / Cashflow advice with Life Insurance & Centrelink / Estate planning

Retirement / TTR Phase advice &/or with Superannuation / Investment advice with Life Insurance consideration / Centrelink / Estate planning / Trusts or other complicated situations.

Insurance Only **Single** \$550 **Couple** \$770 **SMSF** \$970

each additional Insurance policy add \$220.00

Hardship Cases - \$550 (Help with required government paperwork)

Helping you to start financial planning / Cashflow Management - \$362.50 + \$17.50 week

This fee covers the following:

During our meeting, we agreed the scope of the services we will provide to you and our fees. These are set out below.

As agreed, the following additional services will be provided to you:

- Establishing and reviewing your goals and objectives.
- Assessment and review of your Risk Profile.
- Following up details with other Companies or Organisations, and assisting with any necessary paperwork.
- Liaise with your taxation, legal and estate planning advisers as required.
- Analysis of Strategic options and Alternative Strategies.
- Preparation of your Statement of Advice setting out strategies and recommendations.
- Presentation appointment
- Assistance with any paperwork required to proceed with our recommendations.
- Implementation of our recommendations.
- Assistance with any Centrelink or Department of Veteran Affairs (DVA) enquiries and/or paperwork, including strategies to maximise your entitlements (if applicable).

For complex strategies, additional work may be required and in this case an extra charge may apply at \$440.00 per hour. We will tell you before proceeding with the work. Our fees include all staff time required to prepare your SoA including any Paraplanning Service that may be used.

All fees and charges in this FSCG include GST.

Payment methods

Where you have asked to be invoiced directly for our advice and services we will provide you with an invoice at the time of presenting our advice to you. Payment is required within 7 days of receiving our invoice and can be paid by:

- Direct debit
- Credit card (American Express, Visa, Mastercard or Bankcard)
- Cheque (Please make cheques out to AMP Financial Planning)
- BPay
- Direct credit

Where you have chosen to pay our initial advice fees via your product, these fees will be deducted from your product upon implementation of our advice.

Other costs

Where other costs are incurred in the process of providing our advice and services to you, you will be liable for these costs. However, we will agree all additional costs with you prior to incurring them.

The agreement regarding the advice and services we provide to you and the cost of these advice and services will be negotiated between yourself and us prior to providing any advice or services. If we are the servicing planner for your employer, we will agree any advice fee with your employer and disclose this to you.

All fees and commissions will be paid directly to AMP Financial Planning as the licensee, on our behalf. They retain a percentage to cover their costs and the balance is passed on to us. The percentage is determined annually, based on a number of factors, including our business revenue for the prior year.

Ongoing advice fee - reviewing your advice and services

We provide ongoing services to help you stay on track to meet your goals. The cost of these services are as follows:

Ongoing service	Fee amount
	<p>Up to 2.20% of funds under management.</p> <p>Retirement client fees charged as a flat fee. Accumulation clients charged as a flat fee or percentage.</p> <p>Fees are to be indexed by CPI.</p> <p>Ongoing Advice As a valued client of our practice we are pleased to provide annually to you ongoing services relating to the maintenance of your investment portfolio as well as consideration of advice strategies to suit your personal situation as follows:</p> <ul style="list-style-type: none"> • A consultation with your financial planner if required. • A review of your portfolio, including rebalancing of your investments if required. • Assessment of any change in personal circumstances as advised by you, relevant to government policy and economic circumstances, and any impact on your plan. • Liaise with Centrelink/DVA (if applicable). • Preparation of an advice document setting out strategies and recommendations if changes are to be made to your plan. • Access to our support staff and financial planners when required during office hours.
Ongoing advice fee - reviewing your advice and services	<p>There is not a separate charge for the above ongoing advice. The commissions and fees that currently apply to your existing product will continue to apply.</p> <p>The cost of providing this ongoing service and advice will be negotiated with you and will be dependent on individual circumstances.</p> <p>If you wish to have your portfolio reviewed more regularly, we can do this quarterly, half yearly or yearly based on funds under management for the following fee:</p> <p>The exact cost and scope of the ongoing advice and service will be agreed with you before we commence preparation of our recommendations.</p> <p>All fees and charges will be fully discussed and agreed upon before we proceed with any recommendations we can charge up to 2.20% per annum (deducted monthly) for ongoing advice and service.</p> <p>For example if your initial investment is \$100,000, your advice fee could be up to \$2,200pa.</p> <p>Alternatively you can request a one off review at any time at an hourly rate of \$550.00 (charged in 15 minute intervals).</p> <p>All fees and charges in this FSCG include GST.</p>

Transactions without our advice fee

If we provide a transaction service at your request without providing personal advice, we will agree with you the method and amount of our remuneration for providing that advice.

For No Advice transactions we charge an hourly rate of \$550.00 (charged in 15 minute intervals).

All fees and charges in this FSCG include GST.

Commissions

We may receive commissions when implementing certain products for you, in line with the below. Any commission amounts will be disclosed to you when providing our advice. The following table is a guide of commissions we may receive.

Product type	Initial commission	Ongoing commission	Example
Insurance (including those held within superannuation)	Up to 66% of the first year's premium for new policies implemented from 1 January 2020. We may receive commissions on increases or additions to existing policies of up to 130%.	Up to 33% of the insurance premium each following year.	On insurance policies implemented from 1 January 2020, if your insurance premium was \$1,000, we would receive an initial commission of up to \$660. We would receive an ongoing commission of up to \$330.00 pa.
Residential Loans	Up to 1.10% of the initial loan balance.	Up to 0.55% of the outstanding loan balance each year.	If your loan balance was \$100,000, initial commission would be up to \$1,100. The ongoing commission on a \$100,000 loan balance would be up to \$550.
Personal Loans	Up to 8% of the initial loan balance (capped at \$4,000). Up to \$1,990 where a brokerage fee applies.	N/A	If your loan balance was \$50,000 and a percentage-based fee applies, commission would be up to \$4,000.
Deposit bonds	Up to 25% of the deposit bond fee.	N/A	For example, if your deposit bond fee is \$400, the commission would be up to \$100.

All fees and charges include GST.

If an agreed advice fee is charged then we may rebate all or some of the commission.