

KVB WEALTH MANAGEMENT PTY LTD FINANCIAL SERVICES GUIDE

1. Issue Date

26th September 2022

2. Purpose and Contents of this Financial Services Guide ("FSG")

This FSG is designed to provide you with important information regarding our services prior to providing you with a financial service, including the following:

- Who we are & how you can contact us
- What services we are authorised to provide
- How we are remunerated for these services
- Any (potential) conflicts of interest we may have; and
- Our dispute resolution process.

If you would like further information, please ask us.

3. Name of Service Provider

The Service Provider is KVB Wealth Management Pty Ltd ACN 601 937 857 ("KVB Wealth").

4. Australian Financial Services Licence ("AFSL") authorisations & services provided

KVB Wealth holds an AFSL [Number 503886] and is authorised to provide personal and general advice to retail and wholesale clients in relation to the following products:

- Basic and non-basic deposit products.
- General insurance products.
- Debentures, stocks and or bonds issued or proposed to be issued by a government.
- Life products including investment life insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds; and life risk insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds.

- Interests in managed investment schemes including investor directed portfolio services.
- Retirement savings accounts ("RSA") products (within the meaning of the Retirement Savings Account Act 1997).
- Securities.
- Superannuation.

5. Contact details

KVB Wealth Management Pty Ltd
Suite 39.03 Level 39
88 Phillip Street Sydney NSW 2000
Australia Tel: +61-2-8263-0188
Fax: + 61-2-8263-0189
Email: kvpbw@kvbWealth.com

6. Nature of Advice provided

KVB Wealth offers personal advice and Wholesale services in relation to a wide range of products for wealth management clients. We offer comprehensive financial planning services and access to a wide range of financial products.

When we provide you with personal advice which takes into account your financial situation, objectives and needs you will receive a Statement of Advice ('SoA'). We are required to have a reasonable basis for our advice and to act in your best interests when providing you with personal advice.

The SoA will contain the advice, the underlying basis for our recommendations and information regarding commissions, fees or associations with third-parties that may influence that advice.

We may also provide you with a Record of Advice ('RoA') where further advice is sought in relation to that provided in the SoA and where there is no significant change to your circumstances.

A Fee Disclosure Statement, which contains information about the services you are entitled to receive and actually received, the fees paid, may also be provided to you where you pay an ongoing fee for a period of more than 12 month.

If we recommend a specific product (except securities) we will also provide you with a Product Disclosure Statement (PDS) relevant to that specific product that will contain information to enable you to make an informed decision regarding the key risks and benefits of utilising that product.

The advice and recommendations provided will be impacted if you provide us with incorrect, incomplete or limited information.

We recommend that you take all reasonable steps to fully understand the outcomes of specific products and strategies adopted in relation to utilising the services provided by KVB Wealth on a general advice basis.

While KVB Wealth believes the general advice and information we provide is accurate and reliable, neither KVB Wealth nor their directors, representatives, officers, employees, contractors or associates assume any responsibility for the accuracy and completeness or currency of that advice and information.

KVB Wealth will not be responsible for any loss arising from any investment based on a perceived recommendation. Notwithstanding anything to the contrary (not even if specifically stated), no publication (including possible recommendations) shall be construed as a representation or warranty (either express nor implied) that the client will profit from trading in accordance with a trading strategy or that the client will not sustain losses from trading in accordance with a trading strategy set forth in a publication.

7. Method of providing financial services

Our financial planning/wealth management advisory services are provided face-to-face, by telephone and/or email. Other methods may be agreed from time to time at the sole discretion of KVB Wealth.

8. Documentation

KVB Wealth provide clients with comprehensive or scaled personal advice and portfolio reviews regarding wealth creation and accumulation, wealth protection, superannuation and/or asset allocation. You will receive a documented agreement regarding the nature of our services,

frequency of contact, our fees and charges, and how such arrangement can be terminated.

As per section 6 herein, clients who KVB Wealth has agreed to provide personal advice, will receive a Statement of Advice, any relevant PDSs, and any additional applicable disclosure statements.

Please note that we do not provide estate planning, taxation and government benefits advice, nor do we provide managed discretionary services.

9. Professional Indemnity Insurance

In compliance with s912B of the Corporations Act and ASIC RG 126, we maintain professional indemnity insurance in connection with the financial products and services we provide, including any claims in relation to the conduct of our former representatives/employees.

10. Our record-keeping obligations

KVB Wealth will seek to ensure that comprehensive and accurate records of all client transactions and advice provided are properly maintained.

11. Who do we act for?

KVB Wealth is responsible for the financial services provided to you under its Australian Financial Services Licence, and does not act on behalf of any other financial services licensee.

12. Remuneration, commission & benefits expected to be received by KVB Wealth for provision of our financial services

You pay for the service through the fees and charges paid to KVB Wealth.

You will also pay for the cost of acquiring a product issued by a third party financial product issuer (the issuer).

KVB Wealth is remunerated through the fees charged directly to you and commissions paid, where permissible, by issuers or other service providers in connection with advice given to you and executing transactions on your behalf. If necessary, this commission may be paid at your direction.

The nature of the fees and commissions will depend on the type of service and the complexity of your transaction.

Fees may include a personal advice fee and/or ongoing annual management fee. In addition, KVB Wealth may, where permissible, receive rebates from certain product issuers and administration service providers. These amounts may be based on the total funds placed and may be paid out of fees charged by the issuer/administration service provider.

KVB Wealth may, where permissible, also receive marketing rebates, sponsorship payments or non-monetary benefits, such as market reports, briefings, training and sales material from issuers with whom investments and insurance policies are placed.

These rebates do not represent a direct additional cost to you. Full details of fees and commissions (and/or the method of calculation) relevant to the financial advice or service we provide you with will be included in the SOA or as soon as practicable after that time.

Representatives of KVB Wealth who provide you with general advice or transaction execution may receive commissions or other remuneration for the provision of these services. Our employees may also receive salaries, performance bonuses, team achievement bonuses and other benefits from us.

13. Disclosure of any relevant conflicts of interest

Subject to disclosures in any Product Disclosure Statement or other transaction documents, we do not have any relationships or associations which might influence us in providing you with our services.

14. Dispute Resolution

KVB Wealth has an internal dispute resolution process in place to resolve any complaints or

concerns you may have, as quickly and fairly as possible in all the circumstances.

Any complaints or concerns should be addressed to your KVB Wealth representative at first instance.

Alternately, or if you are dissatisfied with their response, please detail your complaint in writing and direct it to the Compliance Officer and forward to the address detailed herein.

The Compliance Officer of KVB Wealth will respond to your complaint within 7 days and seek to resolve your complaint within 45 days or such further time period that may reasonably be required given the nature of the complaint.

If you are dissatisfied with the outcome, you have the right to lodge a complaint with the [Australian Financial Complaints Authority \(AFCA\)](#)

Phone: 1800 931 678

Website: www.afca.org.au

Email: info@afca.org.au

In writing: GPO Box 3, Melbourne VIC 3001

AFCA is an approved external dispute resolution scheme, of which KVB Kunlun is a member.

15. Privacy

Your privacy is important to us and we are committed to compliance with the Privacy Act and the Australian Privacy Principles.

We may disclose your personal information to external parties who act on our behalf in the operation of our business or in connection with the transactions to be undertaken.

Such external parties are required and committed to protecting your privacy and where they are offshore we take reasonable steps to ensure that to the maximum extent reasonably possible any information sent has the same level of privacy protection as we provide here in Australia.

KVB Wealth will not otherwise disclose your personal information without your consent, except as authorised or required by privacy laws. Please contact us via the email provided if you have any concerns about privacy.