# Financial Services Guide

**Effective date** 2 December 2019

TPT WEALTH

# Introduction

This Financial Services Guide (FSG) is issued by TPT Wealth Limited (also referred to as 'TPT Wealth', 'we', 'us' or 'our' within this FSG) under the requirements of our Australian Financial Services Licence (AFSL) No 234630. It is intended to assist you in deciding whether to use any of the services we offer and provides you with information about:

- TPT Wealth Limited
- Our contact details
- The types of financial services and products that we are authorised to provide under our AFSL;
- What you will receive
- Associations and relationships that might influence the advice provided to you
- How we are remunerated
- How you can provide instructions
- Our internal and external dispute resolution procedures and how you can access them
- Our compensation and insurance arrangements

The information contained in this FSG is general information only and has been prepared without taking into account any particular person's objectives, financial situation or needs. It is not legal advice and TPT Wealth accepts no liability for people acting on information contained in this Guide. Any references to legislation are generally Tasmanian legislation.

## Contacting Us

**By Mail**
GPO Box 227
Hobart Tas 7001

**Phone**
1300 138 044
9.00am to 5.00pm Monday to Friday

**Email**
info@tptwealth.com.au

**Website**
tptwealth.com.au

# About TPT Wealth Limited

TPT Wealth Limited ABN 97 009 475 629 is a wholly owned subsidiary of MyState Limited ABN 26 133 623 962, a major Tasmanian based listed diversified financial group, which also includes MyState Bank Limited ABN 89 067 729 195 AFSL 240896.

TPT Wealth is the holder of an Australian Financial Services Licence (AFSL No. 234630) issued by the Australian Securities and Investments Commission (ASIC). Our Australian Financial Services Licence authorises us to provide the financial services outlined in this FSG.

Employees of TPT Wealth act on behalf of TPT Wealth which means we are responsible to you for the advice and services described in this FSG.

# Our Products and Services covered by this FSG

Under our AFSL we are authorised to advise and deal in an extensive range of financial products and services. This FSG does not cover all those products and services. Specifically, this FSG covers situations where we deal in and provide general financial advice:

- Basic deposit products;
- Deposit products other than basic deposit products;
- Non-cash payment products; and
- Interests in TPT Wealth Managed Investment Schemes (including directed portfolio services) for which TPT Wealth is the product issuer

# Our other products and services not covered by this FSG

The other financial products and services that we can offer you under our AFSL include:

- Traditional trustee services:
  - Estate Planning advice
  - Preparation of Wills
  - Powers of Attorney and other Trust documents
  - Administering Estates and Trusts as Executor, Administrator or Trustee (whether we act jointly with other people or alone)
  - Acting as Enduring Attorney under Enduring Powers of Attorney, or
  - As Financial Administrator under Orders of the Tasmanian Guardianship and Administration Board
  - Taxation and Accounting
- Private Client Service
- Prudent Person Advice to Executors & Trustees
- Private Client services – Portfolio Administration Service (portfolio administration only, no advice)
- Commercial lending

These other services and products listed above have their own FSG, Product Disclosure Statements and/or terms and conditions, and you should read that material before obtaining the service or product.

# What you will receive when financial services are provided

### Advice types and authorisations

The information provided within this FSG and the associated advice provided by your TPT Wealth representative is of a general nature only. The TPT Wealth representative who has provided this FSG to you is limited to providing **general advice only.**

In situations where you require general advice on the types of financial products that are not covered by this FSG and/or you need personal advice, your TPT Wealth representative will refer you, with your permission, to another appropriately qualified representative of TPT Wealth.

### What TPT Wealth will provide you

If you choose to use our services, your TPT Wealth representative will provide you with a Product Disclosure Statement (PDS) which contains important disclosure information about the financial product(s) that you are considering. This is intended to help you make an informed decision about acquiring the financial product(s) as it contains information about the features, risks, fees, terms and conditions of the financial product.

If you have not been provided with the relevant PDS please discuss this with your TPT Wealth representative or contact us on 1300 138 044.

# About our business relationships

Unless otherwise stated, we act on our own behalf at all times when providing the financial services referred to in this FSG. However it is important to understand the relationships that may be considered an influence on the advice we provide.

### MyState Bank Limited – our related company

MyState Bank Limited is a related company. Where we recommend a financial product or service, in some circumstances our related company may benefit from our recommendation and/or receive a fee for the product or service. MyState Bank Limited will advise you of any fees and commissions payable for the provision of their products and services.

TPT Wealth does not receive any payment or commission for referrals that are made to MyState Bank Limited.

# Fees and Charges

### How we are paid for the services we provide

The fees, commissions, remuneration and other benefits (charges) we receive for providing a financial service will vary depending on the service provided to you and the financial product or service acquired by you.

### General Advice

Any general financial product advice that we may provide to you is free.

### TPT Wealth issued products

If you invest in a TPT Wealth issued product, we will receive remuneration in relation to your investment in the financial product for as long as the investment remains with us.

The fees and costs that you pay and any benefits that we receive, for each product that we offer are set out in the relevant Product Disclosure Statement.

In situations where you are referred to another TPT Wealth representative for assistance and/or advice, you will be provided with another FSG and other relevant disclosure documents as required, outlining those services and the associated costs.

# TPT Wealth employee payments and incentives

Tasmanian Perpetual Trustees' salaried employees are representatives of Tasmanian Perpetual Trustees Limited. Tasmanian Perpetual Trustees may provide incentives to employees in the form of cash bonuses or other incentives, depending on the volume of placement in Tasmanian Perpetual Trustees products, referrals to MyState Bank as well as employee performance.

# Other benefits TPT Wealth might receive

If TPT Wealth or one of our employees receives a gift or benefit, the gift or benefit will be noted in a register. Should you wish to see this register, please contact us.

# Providing Instructions to TPT Wealth

You can give us instructions by using the contact details set out in this guide. However, there may be some products and services that have their own requirements around how to provide instructions or execute certain transactions. Please refer to the relevant Product Disclosure Statement or other offer document.

# Complaints and Feedback

We take your feedback seriously and aim to provide simple, easy to use and trustworthy services to our customers. We see your complaint or feedback as an opportunity to not only resolve the matter for you, but as a way to improve the way we do things.

### Make a complaint or provide feedback

You can advise us of your complaint or provide feedback by:

- calling us – 1300 138 044 (between 9:00am and 5:00pm Monday to Friday, except on public holidays);
- using the online form at tptwealth.com.au;
- emailing us – info@tptwealth.com.au;
- writing to us (Complaints & Feedback, GPO Box 227, Hobart Tasmania 7001).

### Details of your complaint or feedback

So that we can resolve your complaint as quickly as possible, it is important that you provide us with as much information as possible. This includes details such as:

- your customer number and name;
- contact details – preferred contact method; if by phone advise the best times to reach you;
- complaint or feedback information – what is your complaint or feedback about and when did it happen; and
- resolution – how would you like the matter resolved.

### Timeframes

We will try our best to resolve the complaint for you on the spot, and in most cases we can. If we can't we will:

- keep you up to date on our investigation and progress;
- work to resolve your complaint within 21 days of receiving it from you;
- let you know if we need more information or more time to investigate; and
- provide you with final resolution within 45 days – if not we will inform you of the reasons for delay.

If we request further information from you to help us resolve your complaint and you do not respond, we may consider the matter resolved. However, if you provide information at a later date we will reopen the complaint and continue to work on a resolution for you.

### Other options

If you are not satisfied with our initial response, you can request for your complaint to be reviewed by a Senior Manager.

### Senior Manager Review

**Phone:** 1300 138 044
**Email:** info@tptwealth.com.au
**Post:** GPO Box 227, Hobart TAS 7001

TPT Wealth is a member of the Australian Financial Complaints Authority (AFCA). AFCA is an external dispute resolution body that deal with complaints regarding the financial services industry.

### Australian Financial Complaints Authority

**Online:** www.afca.org.au
**Email:** info@afca.org.au
**Phone:** 1800 931 678
**Post:** Australian Financial Complaints Authority
GPO Box 3 Melbourne VIC 3001

## Privacy

Personal information that you provide to TPT Wealth in respect of receiving a financial service or product is subject to privacy laws. This information is handled in accordance with our Privacy Policy in order to protect your personal information. A copy of our Privacy Policy is available free of charge on request or on our website.

We collect and use your personal information in order to provide you with financial products and services. To do that, we may disclose your personal information to other parties including our related companies, assignees, agents or contractors, external service providers, superannuation funds, professional advisers, or if otherwise required to by law. We do not directly disclose your personal information overseas. You should contact us if you have any questions about how we handle personal information.

For information regarding complaints about your privacy refer to our Privacy Policy available at tptwealth.com.au or by calling us on 1300 138 044.

## How to get other information

Upon request, we'll provide general information about the rights and obligations that may arise out of your relationship with us. This includes information about the advice we provide you, our ongoing review service, and identification requirements under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006.

## Our added protection for you

We have compensation arrangements in place to comply with the requirements of the Corporations Act 2001. To this extent we hold a Professional Indemnity Insurance Policy which, subject to its terms and conditions, covers claims relating to the professional services provided by us and our employees while in our employ or subsequent to them leaving our employment.

The information contained in this guide is correct at the time of publication.

**1300 138 044** | **tptwealth.com.au**



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