

Financial Services Guide

Effective date | 29 November 2022



Important notice

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
- 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.

Contact Details

Registered office

Level 2
137 Harrington Street
Hobart TAS 7000

Investor Services

Unit RegistryC/- Link Market Services
PO Box 3721
Rhodes NSW 2138

Web tptwealth.com.au

Email investments@tptwealth.com.au

Client Relations team

1300 138 044
9.00am to 5.00pm (AEST)
Monday to Friday

About TPT Wealth Limited

TPT Wealth is a wholly owned subsidiary of MyState Limited, a major Australian Stock Exchange Listed group. This group also includes MyState Bank Limited (MyStateBank).

TPT Wealth is the holder of an AFSL issued by the Australian Securities and Investments Commission (ASIC). Our AFSL 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 on:

- Interests in TPT Wealth Managed Investment Schemes (including any 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
- 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 or an external provider for personal advice.

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. You should also consider the Target Market Determination for any TPT Wealth Managed Investment Schemes that you are considering investing in. These are available on our website at www.tptwealth.com.au.

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 general 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

Our salaried employees are representatives of TPT Wealth Ltd. We may provide cash bonuses or other incentives to our employees, depending on employee and company performance.

Other benefits TPT Wealth might receive

Acceptance of gifts and benefits by TPT Wealth or any of our employees is managed in accordance with the MyState Limited Code of Conduct.

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 improve the way we do things.

How can I lodge a complaint?

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

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

What should my complaint include?

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 investor or account number or the estate/trust name, your name and details of preferred contact method;
- 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.

What are the options available if I need more help?

Our team can assist you with Translator Interpreter Services (TIS) if you speak limited English, or to use the National Relay Service if you have difficulties with hearing.

You may wish to contact a financial counsellor for free, independent advice about your situation. The National Debt Helpline website (ndh.org.au) has easy to use, step-by-step guides on how to tackle debts. You can also call the National Debt Helpline on 1800 007 007 to talk to a financial counsellor.

What are the response timeframes?

We will try our best to resolve the complaint for you straight away, and in most cases we can.

If we can't we will:

- Acknowledge that we've received your complaint within 24 hours or one business day;
- Keep you up to date on our investigation and progress;
- Provide you with final resolution within 30 days - if not, we will inform you of the reasons for delay and when we expect to resolve;
- If your complaint relates to credit involving default notices or financial hardship, we will provide you with a final resolution within 21 days;
- If your complaint relates to traditional trustee services, we will provide you with a final resolution within 45 days.

What if my complaint isn't resolved to my satisfaction?

If you're not satisfied with the outcome provided to you, the first step is to request the complaint be escalated to a manager of the department you've been speaking with.

In the event you are not satisfied with the Managers response, you have a few more options as outlined below.

Senior Manager Review

You can request for your complaint to be escalated to a Senior Manager who will review your complaint outcome.

Senior Manager Review

Phone: 1300 138 044

Email: mycomplaint@tptwealth.com.au,
addressed to the Senior Manager

Post: Complaints & Feedback Senior Manager
Review, GPO Box 227, Hobart Tasmania 7001

Customer Advocate

You can request for your complaint to be escalated to our Customer Advocate. The Customer Advocate while not independent, is impartial and focuses on achieving a fair outcome for our customers. Our Customer Advocate will review your complaint outcome to make sure that your complaint was handled fairly.

Customer Advocate

Phone: 1300 138 044

Email: customeradvocate@tptwealth.com.au

Post: Customer Advocate
GPO Box 227, Hobart Tasmania 7001

Please allow us the opportunity to resolve your complaint through our internal complaint management process, as detailed above, prior to escalating through any other channels.

External Review

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. It is good practice to go via the internal complaint resolution processes, prior to escalating a complaint with AFCA.

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 Complaints

If your complaint is about how we handle your personal information, you can also contact the Office of the Australian Information Commissioner.

Office of the Australian Information
Commissioner (OAIC)

Online: www.oaic.gov.au

Phone: 1300 363 992

Post: OAIC, GPO Box 5218, Sydney NSW 2001

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 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.



TPT Wealth Limited
ABN 97 009 475 629 | AFSL 234630
Australian Credit Licence Number 234630
A wholly owned subsidiary of MyState Limited
ABN 26 133 623 962
Responsible Entity and Investment Manager