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## ***Financial Services Guide***

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**This FSG of Nick Grayson of Blackburn Financial Planning Pty Limited was issued by Novatax Pty Limited**

You have the right to ask us about our charges, the type of advice we will provide you, and what you can do if you have a complaint about our services.

This Financial Services Guide ("FSG") is intended to inform you of certain basic matters relating to our relationship, prior to us providing you with a financial service. The matters covered by the FSG include, who we are, how we can be contacted, what services we are authorised to provide to you, how we (and any other relevant parties) are remunerated, details of any potential conflicts of interest, and details of our internal and external dispute resolution procedures, along with how you can access them.

It is intended that this FSG should assist you in determining whether to use any of the services described in this document. Please note that as I act in the capacity of an authorised representative of Novatax Pty Limited, the distribution of this FSG has been authorised by, Novatax Pty Limited, the licensee.

You should also be aware that you are entitled to receive a Statement of Advice whenever we provide you with any advice, which takes into account your objectives, financial situation and needs. The Statement of Advice will contain the advice, the basis on which it is given and information about fees, commissions and associations which may have influenced the provision of the advice.

In the event we make a recommendation to acquire a particular financial product (other than securities), we must also provide you with a Product Disclosure Statement containing information about the particular product, which will enable you to make an informed decision in relation to the acquisition of that product.

**Your Questions****Our Answers****Who will be providing the financial service to me?**

Nick Grayson  
Blackburn Financial Planning Pty Limited

Business Address: Suite 116, Kenrick Street / PO Box 699  
The Junction NSW 2291

Tel No: (02) 4924 0000

Fax No: (02) 4969 8777

Email: [nick@blackburns.com.au](mailto:nick@blackburns.com.au)

ASIC Authorised Representative number: 234651

*Is an Authorised Representative of:*

**Novatax Pty Limited**  
**ABN: 57 003 811 854**  
**Australian Financial Services Licence No: 227043**

Address: PO Box 267  
THE JUNCTION NSW 2291

Tel No: 02 4961 4242

Fax: 02 4961 5218

Email: [admin@doylepurcell.com.au](mailto:admin@doylepurcell.com.au)

**Who is my adviser?**

Your adviser will be Nick Grayson who is an Authorised Representative of Novatax Pty Limited.

He has successfully completed the Diploma of Financial Planning with Deakin University and is a Certified Financial Planner with the Financial Planning Association.

Nick is a qualified Financial Planner, with 9 years of experience in the provision of Financial Advice and 9 years experience in management and financial accounting.

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**What kinds of financial services are you authorised to provide me and what kinds of products do those services relate to?**

**Nick Grayson of Blackburn Financial Planning is authorised by Novatax Pty Limited. to offer you the following services:**

Provide financial planning advice incorporating financial product advice and to deal in a financial product by arranging it to be acquired, disposed of, or varied.

**We can provide advice on and deal in the following products:**

- Managed Investment Schemes;
- Superannuation;
- Life Insurance Investment Products;
- Life Insurance Risk Products;
- Securities; (includes purchase or sale of individual shareholdings)
- Retirement Savings Account Products;
- Deposit products
- Non-cash payment products; and
- Government Debentures, Stocks & Bonds;

We can advise you in respect of Securities, however, we cannot provide a service to buy or sell Securities. We are able to refer you to a stockbroker who will arrange for your purchase or sale of securities.

**Portfolio Monitoring:**

Internal databases are maintained detailing client's investments that were recommended by Blackburn Financial Planning Pty Limited. This does not constitute portfolio monitoring. Portfolios are reviewed quarterly, half-yearly or annually depending on the arrangements with each separate client, or as requested by clients from time to time.

**Who is responsible for the provision of financial services for me?**

Novatax Pty Limited is responsible for the financial services provided to you.

**How will I pay for the service, and do you receive remuneration, commission, fees or other benefits in relation to providing the financial services to me and how is that commission calculated?**

Blackburn Financial Planning Pty Limited operates on a fee for service basis, for the design, reporting and implementation of an initial Statement of Advice. These fees (inclusive of GST) are calculated as follows:

Authorised Representative @ \$330 per hour or part thereof  
Administration and Support Staff @ \$66/\$110 per hour or part thereof

Blackburn Financial Planning Pty Limited will pay Novatax Pty Limited 10% of these fees.

Financial Investment Products

We, in turn, may rebate 100% of any entry fees charged to our clients on financial investment products that we have recommended and that have been approved by Novatax Pty Limited. These rebates usually take the form of an extra allocation of units in those Funds invested in. This rebate of commission varies depending on the recommended financial product and manager. Entry fees range between 0% and 5% and are calculated on the amount invested.

However, in some circumstances (after prior agreement with our clients) we will accept some or all of the initial commissions or brokerages that are payable. Novatax Pty Limited will pay Blackburn Financial Planning Pty Limited 90% of this commission.

Where applicable, Novatax Pty Limited will receive trailing commissions that vary depending on the financial product and manager. These commissions range between 0% and 1% and are calculated on the balance of your investment. These amounts are paid monthly, quarterly, six monthly or annually. Novatax Pty Limited will pay Blackburn Financial Planning Pty Limited 90% of this commission.

By prior agreement with our clients, we provide a regular review service from which we receive ongoing fees. These fees can be calculated as a percentage of your funds invested, or a predetermined flat rate and are paid on a monthly basis. Blackburn Financial Planning Pty Limited will pay Novatax Pty Limited 10% of these fees.

Life Insurance Risk Products

Where we recommend a life insurance risk product, Novatax Pty Limited will be paid a commission by the life insurance company. This commission can range between 0 and 122.5% of your first years premium. Novatax Pty Limited will pay Blackburn Financial Planning Pty Limited 90% of this commission.

Where applicable, Novatax Pty Limited will receive trailing commissions that vary depending on the life insurance risk product and manager. These commissions are calculated on a range of between 0% and 25% and are paid monthly, quarterly, six monthly or annually. Novatax Pty Limited will pay Blackburn Financial Planning Pty Limited 90% of this commission.

Where the services of a stockbroker are utilised to deal in shares, Novatax Pty Limited will receive between 0 and 50% of the brokerage amount paid to the stockbroker. Novatax Pty Limited will pay Blackburn Financial Planning Pty Limited 90% of this commission.

If you have been referred to us by another party we may in some cases pay that party a referral fee, however, this will be disclosed in full in any Statement of Advice provided to you.

Your adviser, Nick Grayson, will receive a salary from Blackburns.

The exact amount of any fees, commissions or other incentives received by Blackburn Financial Planning Pty Limited will be explained to you at your initial appointment and fully disclosed in a Statement of Advice that will be provided to you.

**Do any relationships or associations exist which might influence you in providing me with the financial services?**

Neither Blackburn Financial Planning Pty Limited., nor your adviser, nor any related bodies corporate have any relationships or associations with any product issuer that could be expected to influence us in the provision of the financial services.

## **2 When you receive our advice**

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**Will you provide me advice, which is suitable to my needs and financial circumstances?**

Yes. But to do so we need to find out your individual objectives, financial situation and needs before we recommend any financial products or services to you.

You have the right not to divulge this information to us, if you do not wish to do so.

In that case, we are required to warn you about the possible consequences of us not having your full personal information. You should read the warnings carefully.

**What should I know about the risks of the financial products or strategies you recommend to me?**

We will explain to you any significant risks of financial products and strategies which we recommend to you. If we do not do so, you should ask us to explain those risks to you.

**What information do you maintain in my file and can I examine my file?**

We maintain a record of your personal profile, which includes details of your objectives, financial situation and needs.

We also maintain records of any recommendations made to you.

We are committed to implementing and promoting a privacy policy which will ensure the privacy and security of your personal information. A copy of our privacy policy is attached for your information.

If you wish to examine your file, we ask that you make a request in writing and allow up to fourteen (14) working days for the information to be forwarded.

We may charge a fee to cover the cost of verifying the application and locating, retrieving, reviewing and copying any material requested. If the information sought is extensive, we will advise of the likely cost in advance and can help to refine your request if required.

**Can I provide you with instructions and tell you how I wish to instruct you to buy or sell my financial products?**

Yes. You may specify how you would like to give us instructions, for example by telephone, fax, or other means, and specify how the instructions are to be given.

**Is there a cooling-off period for financial products acquired?**

You will have a 14-day cooling off period to determine if your financial product meets your specific needs. The starting period and conditions of the 14-days varies between the different financial product providers, for full details you should refer to the product disclosure statement or ask your adviser.

**Who can I complain to if I have a complaint about the provision of the financial services to me?**

Novatax Pty Limited is a member of the **Financial Ombudsman Service** .

If you have any complaint about the service provided to you, you should take the following steps:

1. Contact us and tell us about your complaint.
2. If your complaint is not satisfactorily resolved within 3 days, please contact David Minehan on (02) 4961 4242 or put your complaint in writing and send it to:

Novatax Pty Limited  
PO Box 267  
THE JUNCTION NSW 2291

We will seek to resolve your complaint quickly and fairly.

3. If the complaint cannot be resolved to your satisfaction you have the right to complain to the **Financial Ombudsman Service** (FOS). They can be contacted on 1300 780 808. This service is provided to you free of charge.

Stage 1 of the FOS process is where FOS facilitates discussions and negotiations between the parties. All relevant documents are exchanged and the issues in dispute are identified.

Stage 2 is conciliation and the parties come face to face with a conciliator from the FOS national panel. The role of the conciliator is to assist the parties to explore options for settlement of the dispute and to help parties to agree on their own outcome.

Stage 3 is where the independent adjudicator is requested to make a decision "on the papers" taking into account the relevant law, fairness and reasonableness. If you accept the adjudicator's decision it is binding on the member.

# Privacy Policy

## In this Document

'We', 'us' and 'our' refer to: Novatax Pty Limited and its Authorised Representatives

'You' and 'your' refer to: The individual whose information we collect and hold for our purposes.

## Collection of personal information

We collect personal information (including customers' full name, address and contact details) so that we may administer our customer relationships and provide customers with the products and services they request.

Where it is necessary to do so, we also collect information on individuals such as company directors and officers (where the company is our customer), as well as customers' agents and persons dealing with us on a 'one-off' basis.

The law can also require us to collect personal information, eg. Commonwealth legislation requires us to identify persons who open or operate accounts.

### You must provide us with accurate and relevant information

If you provide us with incomplete or inaccurate information, we may not be able to provide you with the products or services you are seeking.

### Other Disclosures

Personal information may be disclosed to:

- if you have life insurance arranged by us; the life insurance company and its officers who you are applying for cover with or already hold cover with.
- if you have superannuation or managed investments; external product providers into which you might direct some of your investment, other product providers to which your investment might be transferred.

In all circumstances where our advisers and staff may become aware of personal information, confidentiality arrangements apply. Personal information may only be used by our advisers and staff for purposes to do with servicing you.

We may be allowed or obliged to disclose information by law, eg. Under Court Orders of Statutory Notices pursuant to taxation or social security laws.