

Financial Services Guide

Version: 18/08/20

Date issued: 18th August 2020

Important Before we provide you with Financial Advice, you should read this Financial Services Guide (FSG) as it contains important information designed to help you decide whether to use our services. It contains information about:

- Who we are,
- The Initial and Ongoing Advice we provide,
- Our Initial and Ongoing Advice fees, and
- Who to contact should you have a complaint.

About Collins House Private Wealth

Collins House Private Wealth Pty Ltd ACN 166 528 758, ABN: 45 166 528 758, is licenced by the Australian Securities & Investments Commission (ASIC) to carry on a financial services business and holds an Australian Financial Services Licence (AFSL) No: 449146.

Collins House Private Wealth Pty Ltd
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Dominic Alafaci, the Responsible Manager of Collins House Private Wealth Pty Ltd, is a Chartered Accountant, a Certified Financial Planner, a Life Member of the FPA, a practicing member of the profession of Independent Financial Advisors Association and a Self- Managed Superannuation Fund Specialist Advisor.

About CHOIS

Collins House Online Investment Services Pty Ltd ACN 620 936 567, as Trustee for CHOIS Trust ABN: 30 492 640 027 (CHOIS) is a Corporate Authorised Representative of Collins House Private Wealth Pty Ltd.

CHOIS provides General Advice through its online service as outlined in this FSG.

As per Section 923A of the Corporations Act neither Collins House Private Wealth Pty Ltd, nor its representative CHOIS, accepts commissions (apart from commissions that are fully rebated to our clients) or any other benefits from issuers of financial products, **which may reasonably be expected to influence our Advice.**

In addition to the above, Collins House Private Wealth Pty Ltd and its representative CHOIS, rebates all forms of remuneration based upon the **volume of business placed with an issuer of a Financial Product**, and do not select financial products on its Approved List, based on any criteria other than what is in the best interest of clients.

Collins House Private Wealth Pty Ltd and its representative CHOIS, have a number of preferred "third party" suppliers of Financial Products or other services, including AMP Capital, Australian Money Market, Beta Shares, Blackrock, Challenger, CommSec, Generation Life, ING, Macquarie Bank OpenInvest Ltd, Mutual, Netwealth, Pimco, Praemium, Rabo, UK Pensions Melbourne, Van Eck and Vanguard.

However, neither Collins House Private Wealth Pty Ltd nor its representative CHOIS receive any benefit from using the services of any "third party" supplier of Financial Products.

Collins House Private Wealth Pty Ltd has approved the distribution of this FSG.

**Services
CHOIS
provides**

As of August 18th 2020, we only provide the following Online Services:

- The provision of General Advice with regard to various investment portfolios offered via OpenInvest Managed Investment Scheme (MIS) onwards
- The provision of Independent Investment Advice with regard to the selection of underlying investments within the Collins House Portfolios operated by OpenInvest Ltd's MIS

GENERAL ADVICE WARNING:

As we provide General Advice only, our advice does not take into account your personal objectives, financial situation or needs.

Therefore, you should consider the appropriateness of the model portfolios available through the CHOIS service, in light of your own objectives, financial situation or needs, before making any decisions.

You should also read and consider the Product Disclosure Statement (PDS) relating to the product before making any decision about whether to acquire the product as per section 949A(2) of the Corporations Act.

Advice fees

Initial Fee

There are no initial advice fees charged by CHOIS.

Ongoing Advice Fee

CHOIS charges all investors a fee of 0.5% pa including GST for making investment decisions regarding Model Portfolios, with this fee collected and paid to CHOIS by OpenInvest as Administrator of the CHOIS service.

**Documents you
may receive**

You will receive a Product Disclosure Statement (PDS) from OpenInvest Ltd with regard to the MIS where your money will be invested.

Privacy

CHOIS has implemented a privacy policy, which ensures the privacy and security of your personal information. You can request a copy of the policy from us at any time.

We maintain a record of your personal information. You have the right to withhold personal information, but this may compromise the effectiveness of the advice you receive. It is important that you keep us up to date by informing us of changes to your circumstances so we are able to determine if our advice continues to be appropriate. We will retain a copy of any recommendations made to you for seven years.

**Professional
Indemnity
Insurance**

Professional indemnity insurance is maintained by CHOIS with certain underwriters at Lloyds of London to cover advice, actions and recommendations, which have been authorised by Collins House Private Wealth Pty Ltd. The insurance satisfies the requirements imposed by the Corporations Act 2001 and financial services regulations.

**What if I have a
complaint?**

If you have any complaints about the services provided to you, you should take the following steps:
Email : chois@collinshouse.com or Send your written complaint to:

Attention: Dominic Alafaci
Collins House Private Wealth
PO BOX 24175, MELBOURNE VIC 3001

We will try to resolve your complaint quickly and fairly.

**What if I have
a complaint?**

If your complaint has not been resolved satisfactorily, you may escalate your complaint to one of the External Dispute Resolution Scheme listed in the following table:

Type of complaint	External complaints service
Financial advice, investments, superannuation, or insurance matters	Australian Financial Complaints Authority (AFCA) 1800 931 678
Personal information held	Commissioner for Privacy and Data Protection 1300 666 444

ASIC can be contacted on 1300 300 630 to provide further assistance.