

# Financial Services Guide

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**BARCHESTER FINANCIAL SERVICES PTY LTD**

**AFSL 490348**

**ABN 83 613 754 591**



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# LET US GUIDE YOU

The purpose of this Financial Services Guide (FSG) is to help you make an informed decision about the services we offer and whether they are appropriate to meet your needs. This FSG provides you with important information on how to engage with one of our Advisers.

This FSG covers the following:

Information about:

- Barchester Financial Services Pty Ltd as a licensee
- Aluna Wealth Pty Ltd as the Corporate Authorised Representative
- Mathew Barr

Additionally:

- Details on how you may instruct your Adviser
- Who will be responsible for providing the financial services
- Details of the financial services and/or products your Adviser can provide
- The documents you may receive
- Remuneration received by your Adviser
- Other forms of remuneration or benefits
- Privacy (i.e. collection and handling of your personal information)
- The complaints procedure
- Compensation arrangements in place

Please take the time to review this document before engaging our services.

Throughout this FSG, Barchester Financial Services Pty Ltd is referred to as “we”, “us”, “our” or any variations. The term “Adviser” refers to Aluna Wealth Pty Ltd and Mathew Barr.

## We are not independent

Aluna Wealth Pty Ltd may receive commission, as outlined in this FSG in the section “Adviser Remuneration” in respect to insurance policies placed with various insurance companies. The receipt of this commission stops us from referring to ourselves as independent, impartial or unbiased.

Barchester Financial Services Pty Ltd (ABN 83 613 754 591), is an Australian Financial Services Licensee (AFSL 490348).

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**Authorisation date:** 14 MAY 2024

## Who we are and what we stand for

Aluna Wealth Pty Ltd is a Corporate Authorised representative (Number 1309309) of Barchester Financial Services Pty Ltd AFSL 490348 and is authorised to provide financial advice by this licence. Mathew Barr is an Authorised Representative of Barchester Financial Services Pty Ltd AFSL 490348.

Aluna Wealth Pty Ltd ("Aluna" or "AW") and Mathew Barr believe in the importance of planning your financial future, however we do not believe this is of greater importance than the need to enjoy the journey.

Our Goal at Aluna is to assist you in achieving your life goals through the provision of personal advice. We aspire to a high level of client satisfaction and seek to offer what is often lacking in today's frenzied world - a personal touch.

## Our responsibility

Your Adviser provides financial advice and services on behalf of Barchester Financial Services Pty Ltd and accordingly they are responsible for the financial advice and services they provide.

Our Advisers are committed to providing quality financial advice and a wide choice of products and/or services to suit individual client circumstances.

Your Adviser is obliged by law to act in your best interests and provide appropriate advice, when providing financial advice to you.

## The adviser profile

Prior to providing any personalised financial advice products and/or services our Advisers are required to provide you with a copy of this FSG along with the attached Adviser Profile.

The Adviser Profile contains important information about your Adviser. This includes their Authorised Representative number and/or Corporate Authorised Representative number (if applicable), accreditations, qualifications and experience, areas of advice and types of financial services they can provide, details of how they get paid and fees that you may be charged.

## What we can provide

Aluna Wealth Pty Ltd is authorised under the Barchester Australian Financial Services Licence to provide financial product advice on the following services:

- Wealth creation strategies
- Life insurance advice
- Superannuation strategies (incl SMSF)
- Debt reduction strategies
- Cash flow management
- Retirement planning
- Aged care strategies
- Estate planning strategies
- Tax (financial) advice

We can advise in the following products:

- Basic deposit products
- Debentures, stocks and bonds
- Life insurance (personal and business)
- Managed investments
- Investor Directed Portfolio Services (IDPS)
- Securities
- Superannuation
- Self-managed superannuation

## Approved Product List

Barchester Financial Services Pty Ltd maintains an Approved Product List (APL). Subject to attaining required accreditation, your Adviser is able to recommend any product on the Barchester APL.

There may be instances where your Adviser will need to consider products outside of the APL. In these cases, your adviser may apply to Barchester Financial Services Pty Ltd Research Department to obtain a one-off product approval.

## Documents you may receive

If you decide to obtain personal financial advice, your Adviser will need to determine your needs, objectives and relevant financial circumstances.

At the initial advice appointment, your Adviser will typically gather the relevant information by using a client data collection form. You will be asked to provide accurate information about your personal and financial situation and keep your Adviser informed of any changes to your relevant circumstances.

Your Adviser will also need to verify your identity.

When your Adviser provides personal financial advice to you, you may receive one or more of the following documents:

- Terms of Engagement (ToE)
- Statement of Advice (SoA)
- Record of Advice (RoA)
- Product Disclosure Statement (PDS)
- Fee Disclosure Statement (FDS)
- Renewal Notice

The ToE is an initial engagement letter to gain your approval, in principal, to engage the Adviser on the services outlined in the letter.

The SoA will set out the advice that has been tailored to your specific circumstances and provide you with details of all relevant disclosures including details of any remuneration payable.

Where you receive ongoing or further advice a RoA may be provided.

A PDS will be provided if a product recommendation is made and includes detailed information on the financial product including features, benefits, conditions, costs and cooling off rights (if applicable).

An FDS will be issued to you in instances where you enter into an Ongoing Fee Arrangement with your Adviser for a period greater than 12 months. The FDS will contain information about the services you were entitled to receive, the services you actually received and the fees you paid during the period. The FDS will be provided to you annually.

You may request in writing a copy of any advice document up to seven (7) years after the advice has been given.

## How to give instructions

Your Adviser may accept your instructions by phone, letter, email or fax. In some instances, your Adviser can only accept written instructions from you and they will let you know when this occurs.

## Your privacy

Your Adviser is required to maintain physical or electronic records of documentation for any financial advice given to you, including information that personally identifies you and/or contains information about you.

These records are required to be retained for at least seven (7) years. If you want to access your personal information at any time, please let us know.

You have the right to not to provide personal information to your Adviser. However, in this case, your Adviser will warn you about the possible consequences and how this may impact on the quality of the advice provided. Additionally, your Adviser may also decline to provide advice if they feel they have insufficient information to proceed.

Barchester Financial Services Pty Ltd respects your privacy and is committed to protecting and maintaining the security of the personal and financial information you provide us. For detailed information on how we handle your personal information, please see our Privacy Policy.

This Policy is located online, [here](#).

Or by emailing [compliance@barchesterfs.com.au](mailto:compliance@barchesterfs.com.au) and requesting a copy be mailed to you.

## Disclosure of information

Throughout the advice process, your personal information may be disclosed to other services providers. These may include:

- Financial product providers
- Financial planning software providers
- Administration and paraplanning service providers
- IT service providers

Aluna Wealth Pty Ltd may engage third party service providers to assist in the provision of products or services.

Some services may require disclosure of personal information to service providers outside Australia. The purpose of such disclosure is to facilitate the provision of financial services including the preparation of financial advice documents for Barchester Financial Services Pty Ltd Advisers.

All reasonable steps will be taken to ensure that offshore service providers comply with the Privacy Act 1988.



## Adviser remuneration

The cost of providing a financial product or service to you will depend on the nature and complexity of the advice, financial product and/or service provided. Generally, whenever your Adviser provides a recommendation for a financial product or service, your Adviser may be remunerated through either:

- An initial fee for service; or
- An ongoing fee for service; or
- A contribution fee or implementation fee; or
- Commission payments from product providers where applicable; or
- A combination of any of the above.

Details of the ranges and amounts of remuneration are set out below. Amounts are inclusive of GST.

Type of Remuneration	Initial	Ongoing
Adviser Service Fee	\$0 to \$22,000	\$0 to \$8800
Adviser Service Fee*	0% to 5.5%	0% to 1.1%
SoA Preparation Fee	\$0 to \$11,000	N/A
Implementation Fee	\$0 to \$11,000	N/A
Hourly Rate	\$440.00	\$440.00
Investment Commission*	0% to 5.5%	0% to 1.1%
Insurance Commission^	0% to 66%	0% to 50%

\*based on a % of funds invested

^based on a % of the premium

Prior to preparing any advice or providing financial services to you, we will discuss and agree upon all fees that will apply.

All fees or commissions are initially paid to Barchester Financial Services Pty Ltd before being distributed in full to Aluna .

## Licensee remuneration

Barchester Financial Services Pty Ltd receives a flat fee for the provision of services required under its Australian Financial Services Licence from Aluna Wealth Pty Ltd

## Referrals

Should you be referred to your adviser by a third party, such as an Accountant or Mortgage Broker, the third party may receive a fee for the referral. You will receive more detailed information concerning any referral fee in your SoA or other relevant document.

As Financial Advisers we are not able to accept referral fees, this means if we refer you to another professional we will not receive any benefits in return for this referral.

## Other forms of remuneration or benefits

Aluna Wealth Pty Ltd and/or its Advisers may receive non-monetary benefits where:

- The amount is less than \$300 and identical or similar benefits are not given on a frequent basis;
- The benefit has a genuine education or training purpose (including attendance to conferences) and is relevant to providing financial product advice; and/or
- The benefit consists of the provision of information technology software or support and is related to the provision of financial product advice in relation to the financial products issued or sold by the benefit provider

Payments or benefits received are disclosed in a register. A copy of the register is available upon request.

## Related companies

Your Adviser may hold shares in Barchester Financial Services Pty Ltd or other companies owned by Aluna who will charge you fees in relation to the provision of services as part of the advice we provide. Your Adviser will disclose any relevant shareholding and any other potential conflicts within the Adviser Profile and/or advice document.

For a complete listing of all Aluna Wealth Pty Ltd related bodies corporate, please visit:

[alunawealth.com.au](http://alunawealth.com.au)

Importantly however, neither your Adviser nor the Licensee have any association or relationship with the issuers of financial products that might reasonably be expected to be capable of influencing them in the provision of financial services.

## Sponsorship

Aluna Wealth Pty Ltd and its related companies will not take 3<sup>rd</sup> party sponsorships or incentive payments or benefits from product providers in return for granting rights to promote their product and give presentations to our clients.

## Professional Indemnity

Barchester Financial Services Pty Ltd maintains a group policy which includes appropriate Professional Indemnity Insurance cover for Aluna Wealth Pty Ltd as required by the Corporations Act 2001.

## Reporting your concerns

If you have a complaint about any financial service provided to you by your Adviser, you should take the following steps:

1. Contact your adviser and tell your adviser about your complaint. The majority of complaints can be resolved this way.
2. If you are not satisfied with outcome from discussions with your adviser, or you have not had acknowledgement of your complaint within 7 days contact the Complaints Manager at Barchester to discuss your complaint.

Phone 07 3510 3510

Online [www.barchesterfs.com.au](http://www.barchesterfs.com.au)

Email [complaints@barchesterfs.com.au](mailto:complaints@barchesterfs.com.au)

Mail Claims Manager  
Barchester Financial Services Pty Ltd  
PO Box 350  
Paddington QLD 4064

3. We will acknowledge receipt of a complaint immediately, however, where this is not possible, acknowledgement will be made as soon as practicable.
4. We will then investigate the complaint and respond to you within 45 days. Some complex matters may require an extension to thoroughly investigate the complaint and bring it to resolution.

5. If you are not fully satisfied with our response, you have the right to lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

The contact details for AFCA are:

Phone 1800 931 678 (free call)

Online [www.afca.org.au](http://www.afca.org.au)

Email [info@afca.org.au](mailto:info@afca.org.au)

Mail GPO Box 3  
Melbourne VIC 3001

Furthermore, the Australian Securities and Investments Commission (ASIC) has a free of charge infoline on 1300 300 630, which you may use to obtain information about your rights and to make a complaint.

## CONTACT US

Aluna Wealth Pty Ltd

5 Latrobe Terrace  
PADDINGTON QLD 4064

T: 07 3510 3510

W: [alunawealth.com.au](http://alunawealth.com.au)

For more information:

Please visit [moneysmart.gov.au](http://moneysmart.gov.au) for more information on financial advice.

# Adviser Profile

Mathew Barr and Aluna Wealth are Authorised Representatives of Barchester Financial Services Pty Ltd and they have been given permission to provide you with this FSG.

Financial Services are provided to you by:	Barchester Financial Services Pty Ltd
Australian Financial Services Licence (AFSL) Number	490348
AFSL Registered Office	5 Latrobe Terrace Paddington, QLD 4064
Corporate Authorised Representative	Aluna Wealth Pty Ltd
Australian Company Number (ACN)	676 357 823
Corporate Authorised Representative (CAR) ASIC Number	1309309
Authorised Representative	Mathew Barr
Authorised Representative (AR) ASIC Number	1007602
Business Address	5 Latrobe Terrace Paddington QLD 4064
Telephone	07 3510 3510
Email	<a href="mailto:mathew@Alunawealth.com.au">mathew@Alunawealth.com.au</a>

## Your Adviser – Mathew Barr

Mathew has been providing financial services since April 2015 and holds the following qualifications:

- Graduate Diploma of Financial Planning
- Self Managed Super Funds

Mathew is an Authorised Representative of Barchester Financial Services Pty Ltd and it authorised to advise and deal in the following products:

- Deposit Products
- Government Debentures, Stocks and Bonds
- Life Products (Investment Life Insurance and Life Risk Insurance Products)
- Managed Investment Schemes (including IDPS)
- Securities
- Superannuation including Self Managed Super Funds

Mathew is **not** authorised to advise and deal in relation to the following products:

- Derivatives
- Margin Lending
- Managed Discretionary Accounts
- Retirement Savings Accounts