



# Financial Services Guide

*A guide to our relationship with you and others*

8 December 2023

[unitewealth.com.au](https://unitewealth.com.au)



Authorised Representative of Lifespan Financial Planning Pty Ltd ABN 23 065 921 735  
Australian Financial Services License 229 892



# Welcome to Unite Wealth!

This Financial Services Guide (FSG) is issued by Lifespan Financial Planning Pty Ltd (Lifespan), which holds Australian Financial Service Licence number 229892. This FSG comprises and must be read in conjunction with your adviser's current Adviser Profile that includes amongst other information, details of your adviser's remuneration.



Distribution of this FSG by your adviser, who is a Lifespan Authorised Representative, is authorised by the licensee, Lifespan.



This FSG dated 8 December 2023 describes our financial planning and advisory services to assist you to decide whether to use our services. It also outlines your rights as a client and our obligations and responsibilities as the licensee and your adviser.



You have the right to ask us about our charges, the type of advice we will provide to you, and what you can do if you have a complaint about our services. This FSG is intended to inform you of certain basic matters relating to our relationship, prior to us providing you with a financial service.

## Not Independent

Lifespan and its authorised representatives are not independent in relation to the provision of personal advice. Lifespan operates its own Managed Discretionary Account (MDA) service and receives fees in respect of the MDA service. Lifespan is an investment manager for some Managed Portfolios and receives fees in respect of this activity.

Lifespan may also receive commissions from life insurance providers when we recommend life insurance to our clients. Lifespan may act as promoter and investment manager in conjunction with OpenInvest and may receive fees for promoting and managing the portfolios.

## Who provides the financial services offered in the guide?

The financial services are provided by Lifespan and your adviser. When Lifespan and your adviser provide you with financial services, we will act on your behalf and in your best interests.

## The key matters covered by the FSG include:

- who Lifespan and your adviser are;
- how we can be contacted;
- how Lifespan and your adviser are paid;
- what services we are authorised to provide to you;
- details of any potential conflicts of interests;
- details of our professional indemnity insurance; and
- details of our dispute resolution procedures and how you can access them.

## Statements of Advice and Product Disclosure Statements

You should also be aware that you must receive a Statement of Advice (SOA) and a Product Disclosure Statement(s) when personal advice involving a financial product is provided to you, i.e. advice that takes into consideration your personal objectives, financial position and needs. The SOA will contain the advice, the basis on which it is given which may have influenced the advice and how Lifespan and your adviser will be remunerated for the advice we give you.

If your adviser provides further advice to you, but not in writing, and that further advice is related to the advice provided in a previous SOA, that further advice will be recorded in a Record of Advice (ROA). You may request an ROA from your adviser or Lifespan up to seven years after the further advice was provided, at no additional cost. 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's risks, benefits, features and costs to enable you to make an informed decision.

## Who is Lifespan?

Lifespan is a holder of an Australian Financial Services Licence which enables it to act as a financial services provider under the Corporations Act. Lifespan was established in August 1994 and is privately owned by the family interests of the Executive Chairman, John Ardino, who has over 30 years' experience in financial planning.

Lifespan provides a wide range of services to a large network of advisers across Australia to enable them to provide advice that is in the best interests of clients. These services include: compliance, supervision, investment research and advice, ongoing professional development and training, an adviser help desk across all financial planning issues and general technical support and advice.

## Who is responsible for the financial services provided to me?

Your adviser acts on behalf of Lifespan who is responsible for the advice provided to you. However, your adviser may operate separate businesses, and provide other services through those businesses, which are NOT authorised by Lifespan and do NOT involve Lifespan in any way, such as: accounting, auditing, tax return preparation, self-managed super fund compliance and administration, property sales and referrals, and other products and activities. Lifespan is NOT responsible for any advice and services you receive from your adviser that are not authorised by Lifespan. If you are uncertain, you should ask either your adviser or Lifespan Head Office who is responsible for that particular advice, service, or transaction.

## Does Lifespan have any relationships or associations with product issuers?

Lifespan operates its own Managed Discretionary Account (MDA) service and receives fees in respect of the MDA service. Lifespan is an investment manager for some Managed Portfolios and receives fees in respect of this activity. Lifespan may act as promoter and investment manager in conjunction with OpenInvest and may receive fees for promoting and managing the portfolios.

## How do I provide instructions?

Lifespan advisers will act on your instructions following your acceptance of their recommendations in your SOA. They and we should not act independently of your specific instructions (unless you decide to use Lifespan's MDA service). Instructions you provide should be communicated to your adviser in writing. These instructions should be forwarded in an email, fax or posted letter to your adviser.

## Tailored, general and ongoing advice

Lifespan advisers usually provide advice tailored to your individual circumstances and also have the capacity to implement the advice they give, except where this may require the use of other professionals (for example accountants and lawyers).

You may choose to enter into an agreement with your adviser to provide you with both initial advice and ongoing advice. If appropriate, we may also provide general advice only, where you are ultimately responsible for ensuring that this advice is suitable to your particular needs, objectives and financial situation. In this case, you should also obtain any relevant product disclosure statements to assist in this purpose.

## What financial services are available to me?

Our high-quality financial planning and advisory service involves:

- Identifying your financial needs, objectives and circumstances;
- Establishing realistic and reasonable financial goals and needs;
- Determining your risk profile;
- Exploring the costs and benefits, potential risks and returns, advantages and disadvantages of the various strategies and financial products available to you to help you reach those goals within the limits of relevant laws and available solutions; and
- Recommending a course of action, agreeing on it with you and implementing it.
- You may also engage us to provide advice on an ongoing basis or for a fixed term.

Unless their authorisation is restricted (see the Adviser Profile) Lifespan advisers can generally provide you with sound advice relating to a wide range of important areas such as wealth creation, retirement, redundancy, superannuation, risk insurance, estate planning, Centrelink payments, cashflow management, budgeting and debt repayments, structuring of investment portfolios, borrowing to invest, complex company and trust structures, and so on.

Lifespan's research and technical support services enables advisers to provide value added advice on a broad spectrum of financial problems which takes into account relevant regulations pertaining to your financial position and goals

Lifespan is licensed to deal in and provide financial advice on the following range of financial products: deposit and payment products, standard margin lending, managed investment schemes (including Investor Directed Portfolio Services and Managed Discretionary Accounts), securities including shares, Retirement Savings Accounts, superannuation, life insurance investment and risk products and government issued debentures, stocks, and bonds.

If you would like to discuss any of these financial products, please contact your adviser.

## Should I transfer investment monies to my adviser's account?

No. Lifespan does not allow advisers to receive your investment funds into their own account or into any Lifespan account. You should only transfer investment funds for a financial product to the approved financial institution that issues the financial product (as specified in the Product Disclosure Statement or similar document). You should never transfer investment funds to any other entity or person.

You should also not sign any blank forms or appoint your adviser as your attorney (or authorised signatory). You should not appoint any other person as your attorney or authorised signatory unless you have received legal advice.

## What information should I provide to my adviser?

You will need to provide your adviser with your personal objectives and your current financial situation including details of assets, liabilities, income and living expenses. This can best be accomplished by completing a Lifespan Client Data Form. The amount and type of information we will require from you depends on what financial services you require.

It is important that you provide us with complete and accurate information about your current personal circumstances and financial situation. If you choose not to supply the required information or provide us with inaccurate information, the advice you receive may not be appropriate to your needs, objectives, and financial situation.

You should read the warnings contained in the SOA, check any assumptions we make and review the basis for our advice carefully before making a decision about whether to proceed with the advice. You should also obtain and read any relevant product disclosure statements prior to applying for a financial product.

## How will I pay for the services provided?

Your adviser's specific method of remuneration and fees, including referral fees, are detailed in their Adviser Profile. The exact remuneration and fee details will be disclosed to you in your SOA.

All fees will be payable to Lifespan. If your adviser's remuneration includes commission paid by a product provider, such commission payment will be made to Lifespan. Lifespan retains between 0% and 40% of all commissions and fees we receive. The remainder is passed on to your adviser.

## What should I know about any risks of the investments or investment strategies you recommend to me?

Lifespan advisers may only recommend to you investment products that are researched, analysed and approved by Lifespan. Your adviser should explain any significant risks of investments and financial planning strategies. If the adviser does not do so, you should contact us to explain those risks to you



## How are any commissions, fees or other benefits calculated for providing the financial services?

The three stages of financial planning are Initial Advice, Implementation, and further Advice. There is usually a separate fee for each of the three stages. Your adviser's remuneration structure for each advice stage will be found in their Adviser Profile and the dollar value disclosed to you in the SOA. All commissions are payments made by the insurance product provider and are calculated as a percentage of the premium paid on insurance products. Commissions are of two types: (a) upfront or initial; and (b) ongoing or trail. Fees can be based on a percentage of funds invested or funds under advice, hourly rates multiplied by the hours worked, an agreed dollar amount for the value of the specific service being performed, or a combination of these. The fees can be collected by platforms and other product providers.

The typical ranges of fee rates for investments and commissions for insurance products are as follows: Upfront fees usually vary between nil and 5.5% of the investment amount with superannuation related fees being capped at 5%. Example: \$100,000 investment using a platform may involve an upfront fee payment of say 3% or \$3,000 which could be deducted from your investment account and paid to Lifespan, leaving a net investment of \$97,000. Ongoing fees typically range from 0.5% to 1.5% pa. Example: A portfolio of \$300,000 may be subject to an ongoing portfolio review fee of 1% per annum paid quarterly. This would amount to \$3,000 per annum. Upfront commissions can be up to 66% of the premium paid on insurance products. Ongoing commissions can be up to 33%. All applicable fees and commissions will be agreed to with your adviser and disclosed in your SoA or other advice document.

## Who do I complain to if I have a problem with your services?

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

1. We believe that the people involved are best placed to resolve the complaint in a fair, timely and effective manner. Therefore, you should firstly contact your adviser and tell your adviser about your complaint. If your complaint is not satisfactorily resolved within 3 business days, it will be passed on to our Complaints Officer.
2. You can also lodge a complaint directly with our Complaints Officer by telephone on (02) 9252 2000 or, in writing by email to [advice@lifespanfp.com.au](mailto:advice@lifespanfp.com.au) or at Suite 4, Level 24, 1 Market Street, Sydney NSW 2000. We will try to resolve your complaint quickly and fairly.
3. In either case, you will receive an acknowledgement of your complaint within 24 hours of lodging and a response to the complaint no later than 30 calendar days after receiving the complaint.
4. If you still do not receive a satisfactory outcome, you have the right to complain to the Australian Financial Complaints Authority (AFCA) online at [www.afca.org.au](http://www.afca.org.au), by email at [info@afca.org.au](mailto:info@afca.org.au) or on the free call number - 1800 931 678. You can also write to AFCA at:

**Australian Financial Complaints Authority - GPO Box 3, Melbourne VIC 3001.**

Lifespan is a member of AFCA. Our Public Complaints Policy is available on our website or can be provided to you on request.

## Lifespan Professional Indemnity Insurance and Compensation Arrangements

Lifespan holds Professional Indemnity Insurance that complies with the compensation arrangements under Section 912B of the Corporations Act. The Professional Indemnity Insurance policy we hold covers the financial services provided by Lifespan's past and present representatives, including our advisers, subject to the terms, conditions, and exclusions of the policy wording.

This insurance is not intended to cover product failure or general investment losses. Lifespan's policy covers loss or damage suffered by retail clients due to breaches by Lifespan or your adviser of their respective obligations under Chapter 7 of the Corporations Act. This includes negligent, fraudulent, or dishonest conduct

## Privacy Collection Statement

The type of personal information we collect includes your name, address, contact details, trust or fund name, bank account details and tax file number (TFN).

We are authorised to collect the TFNs of investors under applicable taxation, personal assistance, and superannuation laws, including the Income Tax Assessment Act 1936 (Tax Laws). The collection, use and disclosure of TFNs is regulated by applicable Tax Laws, the Privacy (Tax File Number) Rule made under the Privacy Act and the Australian Privacy Principles. We only collect your TFN for purposes required or authorised by law, including for the purpose of reporting information to the Australian Taxation Office or to give you any TFN information that we may hold about you.

It is not an offence to withhold your TFN. However, if you choose not to provide your TFN when you open an account with us, there may be financial consequences such as your investments being charged at a higher tax rate than would otherwise apply.

We collect, hold, use, and disclose personal information for a range of purposes, including to:

- Provide you with personal financial product advice;
- Facilitate your investments into various financial products;
- Verify your identity and comply with our obligations under the Anti-Money Laundering and Counter-Terrorism Financing Act (Cth) 2006;
- Respond to your enquiries;
- Process payments made to us;
- Perform administrative tasks and internal record keeping;
- Provide you with customer service or technical support and deal with any complaints or feedback you have;
- Perform research and analysis and improve or develop our products or services;
- Manage our relationships with our clients, suppliers, and contractors;
- Assess and consider applications from prospective employees, contractors, and service providers;
- Organise events; and
- Comply with our legal and regulatory obligations.



We may disclose personal information to organisations that assist us with the above purposes including our authorised representatives, other financial advisers, and our external service providers such as administrators and electronic identity verification providers. We may also disclose your personal information to law enforcement or government agencies (if requested and permitted under the law).

If you do not provide us with some or all the personal information that we ask for, we may not be able to provide you with personal financial product advice or assist you with your investments or insurance.

Lifespan may disclose your personal information to overseas recipients. If Lifespan discloses your personal information to an overseas insurance recipient, Lifespan will ensure that the overseas recipient is required to comply with the Australian Privacy Principles unless the recipient is subject to an equivalent or stricter privacy regime.

More detailed information about the way Lifespan uses and discloses your personal information is set out in our comprehensive Privacy Policy on Lifespan's website. Our Privacy Policy includes information about how you may access and seek correction of your personal information and how you may make a complaint about how your personal information has been handled by us.

If you have any questions regarding this Collection Notice, please contact Lifespan.

## Contact Us

If you have any further enquiries please contact:

Lifespan Financial Planning Pty Ltd  
Suite 2, Level 24, 1 Market Street,  
Sydney NSW 2000

Postal Address:  
PO BOX Q1917  
Queen Victoria Building, Sydney NSW 1230

Telephone: (02) 9252 2000  
Email: [advice@lifespanfp.com.au](mailto:advice@lifespanfp.com.au)

Lifespan Financial Planning Pty Ltd ABN 23 065 921 735.  
Australian Financial Services License No: 229 892





## Robert Rich CFP®

Unite Wealth Pty Ltd

Suite 646, UL40, Level 2

1341 Dandenong Rd, Chadstone, VIC 3148

Phone: 03 9190 9994 / 0411 023 954

Email: robert@unitewealth.com.au

This Adviser Profile is issued by Lifespan Financial Planning Pty Ltd (Lifespan), which holds Australian Financial Service Licence number 229892. This Adviser Profile forms part of the Lifespan Financial Services Guide (FSG) dated 8 December 2023. These documents should be read together. This document contains information regarding the Adviser listed below and is designed to help you to make an informed decision about the financial advice provided to you by the Adviser. Lifespan has authorised its authorised representatives to provide this document to you.

### Your Adviser

Robert Rich is a Financial Adviser, an Authorised Representative of Lifespan Financial Planning Pty Ltd (Lifespan) and a director of Unite Wealth Pty Ltd, a Corporate Authorised Representative of Lifespan Financial Planning Pty Ltd.

### Your Adviser's Authorisations

Robert is authorised to provide advice in relation to the following financial products:

- Deposit and Payment Products,
- Government Debentures, Stocks or Bonds,
- Life Products,
- Managed Investment Schemes,
- Superannuation & Retirement Savings Account Products,
- Securities,
- Margin Lending, and
- Tax (financial advice services).

This means that Robert can assist you in meeting your financial planning needs and objectives in these areas, which include personal insurances, saving and investment as well as superannuation, retirement planning strategies and tax (financial advice) services.

### Your Adviser's Experience

Robert became a Certified Financial Planner (CFP) in 2021, following previous studies to complete a Bachelor of Business (Accounting and Marketing) and Advanced Diploma of Financial Planning.

He has been working in the finance industry since 2008 in payroll and accounting roles, and commenced advising clients in 2016.

### Cost of Advisory Services

An initial meeting to discuss your financial circumstances is free of charge. At this meeting Robert will establish how he can assist you and gather the information required to prepare a financial plan. Robert will discuss the fee basis with you and agree on the method of charging prior to proceeding.

Payment will be by way of a fee from the brokerage paid by the product issuers or as invoiced. A fee for plan preparation or, if investment recommendations are not implemented, may also be charged. Ongoing advice that includes portfolio reviews will be charged as a fixed dollar amount as agreed between you and your adviser.

The basis for the fee for the SoA will be agreed upon with you before any advice is provided or costs incurred. All other fees are fully disclosed in the Statement of Advice and Product Disclosure Statement prior to any charges being incurred.

### Schedule of Fees

<b>Preparation of Statement of Advice (SOA). Depending on complexity.</b>	\$545 - \$9,950
<b>Annual Portfolio Management and Review.</b>	\$2,950 - \$9,950 / yr
<b>Insurance Upfront Commission Ongoing Commission * % based on amount of premium and is paid by the insurance provider</b>	Up to 66% * Up to 33% *
<b>Ad Hoc Advice</b>	The fee for the provision of ad hoc advice not covered by an Ongoing Service Arrangement will be \$545 / hr

All fees include 10% GST. All fees are payable to Lifespan. Lifespan retains 7% and pays Unite Wealth 93%. Robert receives a salary from Unite Wealth Pty Ltd. He also receives a share of the company profit in the form of distributions.

### Example for Investment Products

If you receive advice regarding an investment of \$300,000, the preparation of SoA fee could be \$5,950, of which \$416.50 is retained by Lifespan and \$5,533.50 is paid to Unite Wealth Pty Ltd.

If you maintained the investment, the annual portfolio management & review fee could be \$4,950 per annum, of which \$346.50 is retained by Lifespan and \$4,603.50 is paid to Unite Wealth Pty Ltd.

### Example for Risk Products

If you receive advice regarding insurance, the SoA fee could be \$495 of which \$34.65 is retained by Lifespan and \$460.35 is paid to Unite Wealth Pty Ltd.

If you take out a life insurance policy with an annual premium of \$1,500, assuming the highest commission for the Upfront Option is selected at 66%, the upfront payment to Lifespan would be \$990, of which \$69.30 is retained by Lifespan and \$920.70 is paid to Unite Wealth Pty Ltd. The maximum ongoing commission for the Upfront Option is currently 22% per annum which could result in a payment of \$330 per annum for as long as the policy remains in force, of which \$23.10 is retained by Lifespan and \$306.90 is paid to Unite Wealth Pty Ltd. Where a level commission option is selected, it could be as much as 33%, or \$495, of which \$34.65 is retained by Lifespan and \$460.35 is paid to Unite Wealth Pty Ltd.

This commission has what is called a 'responsibility period' imposed by the risk product issuer. This means that if the policy is cancelled within the first 1-2 years of inception commission is returned to the product issuer by Lifespan.

### Referral Fees

Unite Wealth Pty Ltd may pay the person who referred you to us a fee or commission in relation to that referral. If the referrer receives a fee or commission, we will tell you in the Statement of Advice who will receive that fee or commission and the amount they will receive.

Unite Wealth Pty Ltd may receive a fee or commission for referring you to Loan Market if you elect to proceed with a loan application. If a fee or commission will be paid, you will be notified by Loan Market.



## Alexis Kavaliotis

Unite Wealth Pty Ltd

Suite 646, UL40, Level 2

1341 Dandenong Rd, Chadstone, VIC 3148

Phone: 0478 212 519

Email: alexis@unitewealth.com.au

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### Your Adviser

Alexis Kavaliotis is a Provisional Financial Adviser, a Provisional Authorised Representative of Lifespan Financial Planning Pty Ltd (Lifespan) and an employee of Unite Wealth Pty Ltd a Corporate Authorised Representative of Lifespan Financial Planning Pty Ltd.

### Disclosure Regarding Supervised work and Training

To satisfy the Professional Year requirements, Alexis Kavaliotis is required to complete 1600 hours of structured and supervised activity. By now, Alexis Kavaliotis has satisfied Quarters 1 and 2 of the Professional Year and passed the financial adviser examination.

As Alexis Kavaliotis' supervisor, Robert Rich has supervised, and will continue to supervise Alexis Kavaliotis as she completes the work to be recognized as a fully qualified advice professional.

Robert Rich encourages you to contact him if you would like to provide any feedback about Alexis Kavaliotis or the advice and services Alexis Kavaliotis has provided to you. Robert Rich' contact details are as follows:

#### Robert Rich – Supervisor

Suite 646, UL40, Level 2

1341 Dandenong Rd, Chadstone, VIC 3148

Mobile: 0411 023 954

Email: [robert@unitewealth.com.au](mailto:robert@unitewealth.com.au)

ASIC AR No: 1246 349

### Your Adviser's Authorisations

Alexis is authorised to provide advice in relation to the following financial products:

- Deposit and Payment Products
- Government Debentures, Stocks or Bonds
- Life Products
- Managed Investment Schemes
- Retirement Savings Account Products
- Securities
- Superannuation (excluding Self Managed Superannuation Fund)
- Tax (financial) advice services

This means that Alexis can assist you in meeting your financial planning needs and objectives in these areas, which include personal insurances, saving and investment as well as superannuation, retirement planning strategies and tax (financial) advice services.

### Your Adviser's Experience

Alexis has completed her Bachelor of Business majoring in Financial Planning at Deakin University. She has been working in the industry since 2019 as client service managers and an Associate.

Outside of the office you will find Alexis on her family's farm, cooking up a storm in the kitchen or walking her fur baby, Knox the black kelpie.

### Other Services

Lifespan is NOT responsible for advice and work associated with products and services where Alexis is not acting as an authorised representative of Lifespan.

### Cost of Advisory Services

An initial meeting to discuss your financial circumstances is free of charge. At this meeting Alexis will establish how she can assist you and gather the information required to prepare a financial plan.

Alexis will discuss the fee basis with you and agree on the method of charging prior to any advice is provided or cost incurred. Also, fees are fully disclosed in the Statement of Advice and Product Disclosure Statements.

Payment can be collected through a platform, by direct debit or invoiced. A fee for the preparation of the Statement of Advice will be charged even if the recommendation is not implemented. For insurance, the commission may be paid by the insurance provider. Further advice that includes portfolio reviews may be charged on a percentage fee basis which varies according to the portfolio amount, or as a fixed dollar amount depending on the complexity and structure, as agreed with your adviser.

### Schedule of Fees

All fees include 10% GST. All fees are payable to Lifespan. Lifespan retains 6% and pays Unite Wealth 94%. Alexis receives a salary from Unite Wealth Pty Ltd.

<b>Preparation of Statement of Advice (SOA). Depending on complexity.</b>	\$545 - \$9,950
<b>Annual Portfolio Management and Review.</b>	\$2,950 - \$9,950 / yr
<b>Insurance Upfront Commission Ongoing Commission * % based on amount of premium and is paid by the insurance provider</b>	Up to 66% * Up to 33% *
<b>Ad Hoc Advice</b>	The fee for the provision of ad hoc advice not covered by an Ongoing Service Arrangement will be \$330/ hr

### Example for Investment Products

If you receive advice regarding an investment of \$100,000, the SoA fee could be \$5,950, of which \$357 is retained by Lifespan, \$5,593 is paid to Unite Wealth Pty Ltd. If you maintained the investment and assuming the balance of the investment remains at \$100,000, the annual review fee could be \$4,950 per annum, of which \$297 is retained by Lifespan, \$4,653 is paid to Unite Wealth Pty Ltd.

## Example for Risk Products

If you receive advice regarding insurance, the SoA fee could be \$1,000 of which \$60 is retained by Lifespan, \$940 is paid to Unite Wealth.

If you take out a life insurance policy with an annual premium of \$1,500, assuming the highest commission for the Upfront Option is selected at 66%, the upfront payment to Lifespan would be \$990, of \$59.40 is retained by Lifespan, \$930.60 is paid to Unite Wealth Pty Ltd.

The maximum ongoing commission for the Upfront Option is currently 22% per annum which could result in a payment of \$330 per annum for as long as the policy remains in force, of which \$19.80 is retained by Lifespan, \$310.20 is paid to Unite Wealth. Where a level commission option is selected, it could be as much as 33%, or \$495, of which \$29.70 is retained by Lifespan, \$465.30 is paid to Unite Wealth Pty Ltd.

This commission has what is called a 'responsibility period' imposed by the risk product issuer. This means that if the policy is cancelled within the first 1-2 years of inception commission is returned to the product issuer by Lifespan.

## Referral Fees

Unite Wealth may pay the person who referred you to us a fee in relation to that referral which will be detailed in the SoA. Should we refer you to another provider, we may receive a fee for the referral.

Unite Wealth Pty Ltd may receive a fee or commission for referring you to Loan Market if you elect to proceed with a loan application. If a fee or commission will be paid, you will be notified by Loan Market.