

Financial Services Guide

Dated 18 March 2022
Version 1.9



This Financial Services Guide ('FSG') is an important document we are required to give to you. It is designed to help you decide whether to use our financial services.

It contains information about:

- Oakleigh Financial Services Pty Ltd, referred to as 'Oakleigh', 'we', 'us' or 'our'
- the financial services we offer and their cost
- conflicts of interest that may exist
- how we deal with a complaint if you are not satisfied with our services.

You should take time to read the FSG so that you can make an informed decision. If you have any questions, please ask your financial adviser. You should retain the FSG for your reference.

Distribution of this FSG is authorised by Oakleigh.

Not Independent

We are not able to use the terms independent, impartial, unbiased, or like terms as Oakleigh may:

- receive commission for advising and arranging for you to acquire a life risk insurance product; or
- if it is suitable to your objectives and circumstances, recommend that you invest in a managed account of which an associated company, Oakleigh Investment Management Pty Limited is the investment manager and receives a management fee based on assets under management.

Other documents you may receive from us

Advice

If we provide you with personal advice you will receive a Statement of Advice ('SoA') which documents the advice we have provided to you, the basis of the advice, information about fees, payments and associations we have that may influence the advice we provide to you.

Any subsequent personal advice that we provide to you will be documented in a Record of Advice ('RoA') provided there has not been a significant change in your personal circumstances or the basis upon which our initial advice was provided. A record of this further advice will be kept for seven years. You may request a copy of the RoA from your financial adviser.

Product Disclosure Statement

We will provide you with a Product Disclosure Statement ('PDS') if we recommend that you buy a particular financial product. The PDS contains information about the features, costs, risks and benefits of the financial product. It will help you to make an informed decision about whether or not to buy the financial product.

Trading services

Where you require stockbroking services you will be provided with the broker's Terms and Conditions of Trading which contain information about the execution and settlement services.

About us

Oakleigh is a boutique wealth management business located in Adelaide which provides clients with financial planning, investment advisory and dealing services.

Tim Moffatt is the Managing Director and principal financial adviser at Oakleigh. Tim has over 18 years' experience in providing both personal and general advice to retail, wholesale and corporate clients across equities (shares), options and derivative markets.

Tim has a Master of Finance and Investment, Bachelor of Commerce (Corporate Finance) and a Diploma of Financial Services (Financial Planning).

An associated company, Oakleigh Investment Management Pty Limited is the investment manager of several portfolios offered through a managed account.

Contact details for Oakleigh and Tim Moffatt are:

Address: 81 Sydenham Road Norwood SA 5067

Phone: +61 8 8470 9060

Email: invest@oakleighfs.com.

Web: www.oakleighfinancial.com.

What financial services and products we offer

Oakleigh is authorised by its AFSL to provide retail and wholesale clients with advice and dealing services on a comprehensive range of financial products:

- securities (including Australian and international shares)
- derivatives
- foreign exchange contracts
- interests in managed investment schemes, including investor directed portfolio services
- superannuation products and Self Managed Superannuation Funds
- life products, including life risk and investment life insurance products
- standard margin lending facilities
- debentures, stocks or bonds issued or proposed to be issued by a government
- deposit products

How you can give us instructions

You may give us instructions verbally or in writing, such as by email or letter, as agreed with your financial adviser.

As time is of the essence in 'live' markets you may prefer to provide instructions to buy or sell securities to us by telephone. Oakleigh reserves the right to accept or decline any order.

Fees you pay

The fees charged will depend on the services and products you require and will be agreed between you and your financial adviser and will be disclosed in the SoA or RoA.

Strategic Advice Fee

We may charge you a flat fee or an hourly rate of up to \$330 (inclusive of GST) for strategic advice on portfolio construction and asset allocation. We will agree the fee with you at our meeting.

Financial Plan Fee

The Financial Plan Fee covers the cost of determining your initial financial plan and preparing the SoA and is based on the scope and complexity of advice provided to you. A fee of up to \$11,000 (inclusive of GST) may be charged. It will be agreed with you and included in your Client Agreement.

Financial Advice Fee

Once your financial plan and investments are established we may periodically review your financial plan and provide further advice. A fee which depends on the services you require and is generally a fixed fee, may be charged. The fee will be set out in the SoA or RoA we give you.

Investment Management Fee

A fee up to 1.65% per annum (GST inclusive) of the value funds under management will be charged for investment management services provided directly by Oakleigh or within a managed account by Oakleigh Investment Management Pty Limited. The fee will be set out in the SoA.

Annual Service Agreement

If you enter into an Annual Service Agreement with us we must confirm the fee arrangements we have with you each year and you will need to confirm that you want to continue to receive the services.

Brokerage and other charges

You will be charged brokerage if you use stockbroking services. Brokerage is calculated as a percentage of the total dollar value of the securities, warrants or ETOs purchased or sold on your behalf and is subject to a minimum amount. The brokerage rate will be agreed with you when we arrange your account.

Securities	Per	Brokerage is generally 1.375% of the transaction value (including GST) subject to a minimum of \$137.50. However, brokerage can be up to 2.2% of the transaction value (including GST) subject to a minimum of \$220.
Warrants	transaction	
Exchange Traded		
Options (ETOs)		

Brokerage is specified on the confirmation of purchase or sale and is added to the consideration payable for a purchase or deducted from the gross proceeds from a sale.

Oakleigh generally use Phillip Capital Australia ABN 14 002 918 247 AFSL 246 827 ('Phillip Capital') for market execution and stockbroking services.

Oakleigh is paid up to 100% of brokerage from which it pays service fees to Phillip Capital. A fee of \$137.50 (GST inclusive) applies to processing of Off Market Transfers from which part is payable to Phillip Capital.

You will be charged fail fees, dishonour fees and/or interest by Phillip Capital if you fail to settle a purchase or sale by the time and settlement date indicated on the confirmation. Refer to the Terms and Conditions of Trading for details of all fees that may be payable to the broker.

International markets

International brokerage fees are 1.65% (GST inclusive), subject to a native currency minimum. Oakleigh will advise you of the minimum and any additional fees or charges which may apply for a particular market prior to placing your order.

Change in charges

Oakleigh reserves the right to charge you any additional charges, or an increase in an existing charge that Oakleigh incurs as a result of changes in industry practices or through the normal course of business operations.

Application for new issue of securities

You will not generally be charged brokerage or commission on an application for securities in an IPO or placement. Oakleigh may receive a lodgement fee of 0 to 6% of the amount raised from the company or issuer. Oakleigh on a rare occasion may receive shares or options, at no cost, in the company.

Benefits received from others

Commission

Where we provide you with advice in relation to insurance, commission may be paid to us by the insurance provider which is factored into the annual premium and will be set out in the SoA.

We may receive an initial commission of up to 66% (inclusive of GST) of the value of your insurance premium when you take out an insurance policy we recommend. We may also receive an ongoing commission of up to 22% (inclusive of GST) of the value of your premium.

Referral fees

We may receive a fee where we refer you to external parties for a service outside the scope of the services we offer. We will disclose the referral arrangement (if any) and the fee receivable to you.

In some situations we may pay a fee or provide a benefit to an external party who has referred you to us. We will disclose the referral arrangement to you when we provide you with a SoA.

Compensation arrangements

Oakleigh holds professional indemnity insurance that complies with the requirements of the Corporations Act for compensation arrangements.

Relationships or associations which might influence the financial advice provided

We may recommend and provide you with financial services from associated companies, including investment management services from Oakleigh Investment Management Pty Limited for which it will be paid a fee.

Concerns and complaints

Oakleigh is committed to providing clients with quality advice and service. If you are not satisfied with our service please contact us by telephone, email or mail. We will endeavour to respond to you with an acceptable resolution to your complaint as soon as practicable.

If you are not satisfied with our response you can refer it to the Australian Financial Complaints Authority, an independent complaint resolution service which is provided to you free of charge.

AFCA can be contacted at:

On- line www.afca.org.au.

Email: info@afca.org.au

Telephone: 1800 931 678

Mail: GPO Box 3, Melbourne VIC 3001

Your Privacy

We recognise the importance of protecting your privacy. We collect, use and disclose your personal information in accordance with our Privacy Policy, which is available on our website.