



BLUE CHIP
FINANCIAL

Financial Services Guide (FSG)

GENERAL ADVICE WARNING

Blue Chip Financial Pty Ltd provides general financial product advice only: that is, advice which has been prepared without considering your objectives, financial situation, or needs. You should, before acting on the advice, consider the appropriateness of the advice, having regard to your objectives, financial situation, and needs.

Providing entity: BLUE CHIP FINANCIAL PTY LTD
ACN 144 618 922 AFSL 535439

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IMPORTANT INFORMATION ABOUT THIS FSG

The purpose of this FSG is to provide you with important information about the financial services you might receive from Blue Chip Financial Pty Ltd ('BCF', 'we', 'our' or 'us'). This FSG is designed to assist you in deciding whether to use any of the authorised financial services and products offered by BCF. It contains information about remuneration that may be paid to BCF and other relevant persons in relation to the financial services and products offered by BCF. This FSG also contains information about how BCF deals with complaints.

CONTACT DETAILS

Address	3A/53-57 Oxford Street Bulimba QLD 4171
Phone	1300 410 657
Email	info@bcfinancial.com.au
Website	www.bcfinancial.com.au

KEY INFORMATION STATEMENT

The information in this FSG covers:

- the financial services and products we offer;
- remuneration, commission and other benefits;
- documents you may receive;
- how to instruct us;
- our obligations under the Anti-Money Laundering/Counter-Terrorism Financing Act 2006 (Cth);
- privacy;
- how we handle complaints; and
- our compensation arrangements.

AUTHORISED FINANCIAL SERVICES AND PRODUCTS

Under our Australian financial services licence ('AFSL'), we are authorised to provide general financial product advice on, and deal in, the following financial products:

- Basic and non-basic deposit products
- Interests in managed investment schemes
- Securities
- Government bonds
- Superannuation
- Life products

WHO WE ACT FOR

When we provide services to you, we are acting on our own behalf.

REMUNERATION, COMMISSION AND OTHER BENEFITS

The fees we charge for our services range from 1.1% – 2.2% (inclusive of GST) of the total value of investments you make based on our advice.

When a life product is obtained through us, we may receive a commission from the insurer. This commission is calculated as a percentage of the annual insurance premiums paid by you and it is not an additional cost to you.

The maximum rates of commissions we may receive are as follows:

- Upfront commission – a one-off maximum payment of 60% (exclusive of GST) of the premium in the first year of the policy.
- Trailing commission – for every subsequent year the policy is held, a maximum ongoing commission of 20% per annum (exclusive of GST) of the premium.

For example, if your insurance premium is \$1,000 per annum, we may receive a commission of up to 60% of that premium (i.e., \$600 (excl GST)) in the first year of the policy from the insurer and up to 20% of the premium applicable in every subsequent year the policy is held (i.e., \$200 (excl GST)).

Our employees and directors receive an annual salary and other employee benefits. They may also, subject to any prohibitions under the Corporations Act, be eligible for a discretionary bonus which is based on achievement of predetermined business objectives such as contribution to profit, client service, risk management and leadership/team contribution.

We may, from time to time, pay referral fees of up to 50% of the fees we receive from clients to entities for referring clients to us.

You can request further information from us about remuneration, specific to the services and products you select.

ASSOCIATIONS

Our related body corporate, DIY Super Admin Pty Ltd ACN 640 877 890 (trading as Blue Chip SMSF Services), provides self-managed superannuation fund ("SMSF") establishment and administration services. If you use Blue Chip SMSF Services, then you will pay fees to that entity in accordance with its standard commercial rates for the services it provides. Neither Blue Chip SMSF Services nor us provide any financial services in respect of the establishment or operation of SMSFs, including the use of an SMSF to make investments recommended by general advice we provide you.

DOCUMENTS YOU MAY RECEIVE

1. Product Disclosure Statement (PDS)

A PDS for a financial product is prepared by the product issuer. The purpose of the PDS is to provide you with the information necessary to assist you make a decision about whether to acquire a financial product. It should be read in conjunction with the product's Target Market Determination Document (TMD).

The PDS can include information about product features, product risks, product costs and details of other

fees and charges which may apply, including management fees and other fund costs.

2. Target Market Determination (TMD)

A TMD for a financial product is prepared by the product issuer. The purpose of the TMD is to describe who a product is appropriate for, and any conditions around how the product can be distributed. If you have any concerns regarding a product issuer's TMD, then you should seek advice from a professional financial planner.

Please be aware there are risks associated with investing in financial products which may adversely affect the value of your investment(s). PDSs and TMDs provided by the product issuers will detail both generic and specific risks of the financial products. You must read and consider both the risks and any disadvantages laid out in the relevant PDS and TMD before proceeding to purchase the products offered.

INSTRUCTING BCF

You can give us instructions by using the contact details on page 2 of this FSG. Some products and services may have their own rules around how to provide instructions or execute certain transactions - refer to their PDS for these instructions.

ANTI-MONEY LAUNDERING/ COUNTER-TERRORISM FINANCING ACT 2006 (CTH) (AML/CTF ACT)

BCF has an obligation under the AML/CTF Act to verify your identity before any financial products and/or services can be provided to you. BCF does this by acting as an agent for the relevant product issuers. You will need to present certain documentation to satisfy the customer identification requirements of the AML/CTF Act.

PRIVACY

BCF is committed to ensuring your privacy and security are protected through our Privacy Policy. A copy of the Privacy Policy is available from the BCF website: <http://www.bcf financial.com.au/>. The Privacy Policy can be found on the front page of this site.

BCF may retain an electronic record of your personal information. This can include details of the products selected by you, information taken in the course of receiving instructions from you or other relevant documents BCF may have provided to you. BCF is required by law to retain these records for a period of 7 years from the date of purchase.

COMPLAINTS HANDLING

If you have a complaint about any service provided by BCF, you should take the following steps:

1. Email jeff@bcfinancial.com.au at BCF to discuss your complaint. The complaint will be acknowledged within one business day of receiving it, or as soon as practicable.
2. A response letter will be prepared and issued to you within 30 days. This letter will detail the complaint, advise you of your rights, detail any proposed solutions and further avenues available to you.

If you are not fully satisfied with this response, you have the right to lodge a complaint with the Australian Financial Complaints Authority (AFCA) of which BCF is a member. You can lodge a complaint with AFCA on their website: <https://www.afca.org.au>.

Additionally, the Australian Securities and Investments Commission (ASIC) has a free call Infoline on 1300

300 630, which you may use to obtain information about any further rights you may have.

COMPENSATION ARRANGEMENTS

BCF holds professional indemnity insurance which satisfies the requirements of section 912B of the Corporations Act 2001 (Cth) for compensation arrangements.

ANY QUESTIONS?

Please contact us if you have any questions regarding this FSG.

This FSG should be retained by you in a safe place for future reference.