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# FINANCIAL SERVICES

## GUIDE

Version 6, July 2021

Affinity Wealth Plus Pty Ltd (329462) is  
a Corporate Authorised Representative of  
CIP Licensing Limited  
Suite 4, 103 Bolsover St, Rockhampton QLD 4700  
(07) 4920 4600  
AFSL No: 471728

**Authorised Representatives**  
Andrew Malins (330831)  
Ryan Grant (322428)

## Why am I receiving this document?

This Financial Services Guide (FSG) has been authorised for distribution by CIP Licensing Limited AFSL No:471728.

The FSG is an important document which we are required to provide as a condition of our Australian Financial Services Licence (AFSL).

It contains information about:

- Affinity Wealth Plus Pty Ltd;
- The services we offer and their cost;
- Any conflicts of interest which may impact the services;
- How we deal with complaints if you are not satisfied with our services.

When we provide you with financial planning services you may receive:

- A Statement of Advice (SoA) or Record of Advice (RoA) which documents the advice we provide to you.
- A Product Disclosure Statement (PDS) which explains the products we have recommended.

## Information about us

Affinity Wealth Plus Pty Ltd is a Corporate Authorised Representative of CIP Licensing Limited who holds its own Australian Financial Services License (AFSL) 471728 which has been issued by the Australian Securities and Investments Commission (ASIC).

Affinity Wealth Plus Pty Ltd is a privately owned and operated Australian company and makes all recommendations and advice through knowledge of its client's goals, objectives, financial situation and ability to sustain financial risk. It bases its investment recommendations on quality researched products and provides insurance recommendations based off client's needs and cashflow.

Affinity Wealth Plus Pty Ltd specialises in providing strategic advice for individuals, families and businesses focusing on strategy, not product.

As a representative of CIP Licensing Limited we are required to comply with the obligations of the Corporations Act and conditions of our licence.

This includes the need to have compensation arrangements in place with a Professional Indemnity Insurer.

## Our financial services

Affinity Wealth Plus Pty Ltd is a Corporate Representative of CIP Licensing Limited (471728) and is licensed under the Corporations Act 2001 (Cth) to provide financial product advice and to deal in a range of financial products to retail and wholesale clients.

We are authorised to provide financial product advice for and deal in the following classes of financial products:

- Basic and non-basic deposit products
- Debentures, stocks and or bonds issued or proposed to be issued by a government

- Life products including investment life insurance products as well as any products issued by a Registered Life Insurance Company
- Interests in managed investment schemes including investor directed portfolio services
- Retirement savings accounts ("RSA") products (within the meaning of the Retirement Savings Account Act 1997)
- Securities
- Standard margin lending facilities
- Superannuation, Self Managed Super Funds.

## The financial advice process

We recognise that each client is unique and their objectives and personal circumstances are different.

What is right for one client may not be right for another.

We will listen to you to understand your objectives and circumstances. We will also ask questions to make sure we address all issues.

When we first provide advice to you it will be explained thoroughly and documented in a Statement of Advice which you can take away and read.

The Statement of Advice will explain the basis for the advice, the main risks associated with the advice, the cost to you of implementing the advice, the benefit we receive and any conflicts of interest which may influence the advice.

For managed funds and insurance recommendations, we will provide you with a Product Disclosure Statement (PDS). This contains information to help you understand the product being recommended.

At all times you are able to contact us and ask questions about the advice and investments recommended.

We may provide further advice to you to keep your plan up to date for changes in your circumstances, changes in legislation and changes in the economy and products.

If we provide further advice it will typically be documented in a Record of Advice.

## Fees

We may provide an introductory or initial meeting free of charge.

After the first meeting, we will discuss the fees and charges that will be applicable to your individual circumstances.

Due to the varying nature of individual client situations, the fee we charge for plan preparation, implementation and ongoing access to support and review services may vary. We will structure and disclose this on an individual basis.

We charge a Fee for Service. We charge an annual engagement Fee for Service.

### Ongoing Fee Arrangements

If we have an ongoing fee arrangement with you that exceeds 12 months, then you will receive an Enhanced Fee Disclosure Statement (FDS) annually. The will set out the fees you have paid, the services that we are contracted to provide and what we did provide (and or what you accessed) over that period, as well as a projection of the expected fees over the follow 12 months. We require you to confirm our ongoing engagement annually.

## Referral Fees and Commissions

Full disclosure of all fees will be contained in the Statement of Advice that Affinity Wealth Plus Pty Ltd will prepare for you.

Affinity Wealth Plus Pty Ltd may receive the following commissions:

### Insurance Commissions:

We may receive a one-off upfront commission when you take out an insurance policy we recommend. We also receive a monthly commission payment for as long as you continue to hold the policy.

### Other benefits

We may receive benefits which are non-monetary benefits from associated companies or product providers such as:

Educational conferences, training days, seminars or invitations to business lunches. Details of any benefits received above \$100 will be maintained on a register which is available upon request.

### Referral Fees

in some situations we may receive or pay a referral fee when referred to or from an external party. Any referral fees are not payable by you and any referral fees paid by or to us will be disclosed in the SoA provided.

## Conflicts of Interest

If there may be a conflict of interest in any of the recommended products, this will be disclosed in the advice document provided.

## How do we protect your privacy?

Affinity Wealth Plus Pty Ltd is committed to protecting your privacy. The purpose of our Privacy Policy is to ensure that you understand the ways in which we collect, maintain, use and disclose your personal information and how we comply

with the Australian Privacy Principles.

We will collect personal information from you so that we can understand your personal situation and provide you with advice that meets your objectives. Importantly, this may include information classed as sensitive under the Privacy Act, such as medical history information, banking information, and your Tax File Number.

We will also collect information from you to meet our obligations under the Anti- Money Laundering and Counter-Terrorism Financial Act (AML). If you do not provide us with all the information we request we may not be able to provide our services to you.

We will hold and use your personal information so that we can continue to provide our services to you. We will only disclose your personal information to external parties where:

- The law requires us to do so
- You consent for us to do so

Our privacy policy can be viewed on our website [www.affinitywp.com.au](http://www.affinitywp.com.au) or you can request a copy directly from our office.

## What if I have a complaint?

We value you and we are here to handle your complaint should you have one. These simple steps will help streamline the process. Any complaints that you may have about our services are managed by our Australian Financial Services Licensee, CIP Licensing Limited, AFSL 471 728. CIP Licensing Limited uses the trading name of The Investment Collective and their details are shown below.

To lodge a complaint, contact The Investment Collective by either email, letter or telephone. Provide as much detail about the complaint as you can. Your complaint will be investigated by the Compliance Manager, who will acknowledge your complaint as soon as possible, normally within two business days. The Compliance Manager may ask you for further information and you have the right to request information that you need in establishing your complaint. The Compliance Manager will keep you up to date on the progress of the investigation. Once the investigation into your complaint is finalised, the Managing Director of The Investment Collective will advise you of the outcome. If you do not receive a satisfactory outcome within 45 days, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

### CIP Licensing Limited (The Investment Collective)

Website: [www.investmentcollective.com.au](http://www.investmentcollective.com.au)  
Email: [enquiries@investmentcollective.com.au](mailto:enquiries@investmentcollective.com.au)  
Telephone: 1800 679 000

In writing to: The Investment Collective,  
Suite 4, 103 Bolsover Street, Rockhampton QLD 4700

### Australian Financial Complaints Authority (AFCA)

Website: [www.afca.org.au](http://www.afca.org.au)  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Telephone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority, GPO  
Box 3, Melbourne VIC 3001