

Financial Services Guide

Bonsella Business Solutions Pty Limited 44 163 754 498

Address: Unit G10 'Quayside' 50 Eastlake Parade, KINGSTON ACT 2604

Website: www.bonsella.com.au

Email: info@bonsella.com.au

Phone: (02) 6257 4144

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1. What is a Financial Services Guide?

This Financial Services Guide ('FSG') helps you understand and decide if you wish to use the financial services we are able to offer you.

It provides you with information about Bonsella Business Solutions Pty Limited and the services we provide. It tells you:

- Who we are and how we can be contacted.
- What services and products we are authorised to provide to you.
- How we (and any other relevant parties) are paid.
- How we deal with complaints.

We may provide you with personal advice that takes into account your needs, financial situation and circumstances. Where we provide you with personal advice we will provide you with a Statement of Advice ('SOA'). The SOA outlines our advice and the basis on which the advice was given. It also outlines relevant information about us, our fees and charges associated with our advice.

If we provide further personal advice, you may request a record of the further advice that is provided to you, if you haven't already been provided with it. You can also contact us, using the details at the start of this FSG, within 7 years from when the advice is provided to request this record.

Occasionally we provide general advice. If we provide you with general advice, it may not be appropriate to your needs, financial situation or objectives, and you should consider your circumstances before choosing to proceed with our advice. Additionally, you should obtain and read the applicable Product Disclosure Statement ('PDS') before making a decision.

If we help you establish a self-managed superannuation fund ('SMSF'), we may provide you with a PDS. The PDS contains information about the product to assist you in making an informed decision about the SMSF. It will outline relevant terms, significant risks, and fees and charges associated with the product.

We have arrangements in place to maintain professional indemnity insurance. This insurance satisfies the requirements under section 912B of the *Corporations Act 2001*.

Please retain this FSG for your reference and any future dealings with us. We may also add documents at a later date which will also form part of this FSG, and these should be read together with the FSG. These documents will include the word 'FSG' in the heading.

2. Who will be providing the Financial Services to you?

The Licensee

Bonsella Business Solutions Pty Limited is the holder of an Australian Financial Services Licence and is responsible for the financial services that it and its representatives provide to you. Bonsella Business Solutions Pty Limited authorises, and is also responsible for the content and distribution of this FSG.

You can provide instructions to us by contacting us using contact details at the start of this FSG. We act on your behalf when we provide financial services to you.

3. *What services and products are we authorised to provide to you?*

We are authorised to provide personal advice to both retail and wholesale clients in relation to SMSFs and superannuation products (in relation to your existing superannuation holdings where we recommend you establish a SMSF or where we provide you advice about contributions or pensions under a superannuation product). We can also arrange to deal in SMSFs.

We are also authorised to provide 'class of product advice' on superannuation, securities, simple managed investment schemes, general insurance, life risk insurance, and basic deposit products. Class of product advice means that we can recommend broad classes of products to you, but we cannot recommend specific, named products within the class.

In providing our services, other financial matters may arise, such as which specific products to invest in, within your superannuation fund. However, we are not authorised to provide advice relating to those financial issues, or any other issues except those explained above. You should seek specific advice from the appropriate professionals if these issues are relevant to you.

4. *What fees and commissions are payable to Bonsella Business Solutions Pty Limited?*

We receive fees for providing you with our services. All fees described in this FSG include GST. Our hourly rates range from \$154 per hour to \$341 per hour, depending on who provides services to you.

You may request more details about the way Bonsella Business Solutions Pty Limited is remunerated within a reasonable time after receiving this document.

5. *How are our people and third parties remunerated?*

Bonsella Business Solutions' directors and its employees are remunerated by salary. Our shareholders will also receive a benefit based on ongoing company performance.

You may request more details about the way these people or entities are remunerated within a reasonable time after receiving this document and before any financial services are given to you. If remuneration or other benefits are calculable at the time personal advice is given, it will be disclosed at the time that personal advice is given, or as soon as practicable afterwards. If remuneration is not calculable at that time, a statement of how the remuneration is calculated will be given to you at the time the advice is given or as soon as practicable afterwards.

By using or continuing to use our services, you agree that:

1. All fees and charges received by us as described in this FSG (other than third party fees and charges) are a benefit given to us by you, in exchange for the services provided by us.
2. We do not charge asset-based fees where you are investing using borrowed money.
3. You understand, consent to, authorise and direct us to charge you in this way.

6. *What should you do if you have a complaint?*

If you have a complaint, you can contact our representative and discuss your complaint.

If your complaint is not satisfactorily resolved within 6 weeks, please contact our Complaints Manager via the contact details at the start of this FSG. We will try and resolve your complaint quickly, fairly and within prescribed time frames.

If the complaint cannot be resolved to your satisfaction you have the right to refer the matter to the Financial Ombudsman Service Limited (FOS) which is an external complaints service, of which we are a member. You can contact the FOS on 1300 780 808 (if in Australia) or +613 9613 7366 (if outside Australia) or in writing at GPO Box 3, Melbourne, Victoria 3001, Australia. You can also contact the FOS through their website: www.fos.org.au