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# Financial Services and Credit Guide

Nelson Financial



This Financial Services and Credit Guide (FSCG) contains information that will help you decide whether to use the financial services we offer. It sets out:

- who we are and how we can be contacted
- the advice and services we provide
- information about our licensee, AMP Financial Planning Limited (AMP Financial Planning)
- our fees and how we, and AMP Financial Planning are paid in connection with those services
- how we manage your private information
- how you can complain about a matter relating to us or AMP Financial Planning

## Documents you may receive

We will provide you with a number of documents as you progress through our financial planning process to capture each stage of your advice journey. We may provide these documents to you electronically to your nominated email address, unless otherwise agreed.

When we provide personal advice it will normally be documented and provided to you in a Statement of Advice (SOA), known as a financial plan. The financial plan contains a summary of your goals and the strategies and any financial products we may recommend to achieve your goals. It also provides you with detailed information about product costs and the fees and other benefits we and others will receive, as a result of the advice we have provided.

If we provide further personal advice a financial plan may not be required. We will keep a record of any further personal advice we provide you for at least seven years after our relationship ends. You may request a copy of such records by contacting our office during that period.

When we provide credit assistance we will conduct a preliminary assessment to determine the suitability of a particular product. This is normally documented and provided to you in a Record of debt advice or a Credit Proposal. We will retain a record of the debt advice or Credit Proposal which you may request by contacting our office within seven years of the assessment. We will only provide recommendations to apply for a particular credit contract with a certain lender or increase the credit limit of a particular credit contract where the contract meets your needs and objectives and is not unsuitable to your circumstances.

If we recommend or arrange a financial product for you we will provide a product disclosure statement (PDS) or investor directed portfolio service (IDPS) guide where relevant. These documents contain the key features of the recommended product, such as its benefits and risks as well as the costs you will pay the product provider to manage that product. You should read any warnings contained in your advice document, the PDS or IDPS guide carefully before making any decision relating to a financial strategy or product.

### **Not Independent**

Generally, we provide personal advice in line with our Approved Product and Services List (APSL) which may include financial products and services associated with the licensee. We may receive commissions from life insurance products we recommend and non-monetary benefits such as training and educational seminars from product providers. For these reasons, we are not considered independent, impartial, or unbiased.

# About our practice

Nelson Financial provide Mortgage Broking and Financial Planning advice throughout Torquay, Geelong and the Surf Coast region to help people take control of their financial future; our aim is to make the financial process easy, educational and always available.

As Mortgage Brokers we take the stress out of the process for you and empower you to make an informed educated decision, providing options for you to choose a lender to meet your goals and objectives and always act in your best Interest.

Financial planning is about educating you to understand what you can control financially and gain key basic information that will transform your thinking. Taking control of finances & Assets, protecting the family, setting goals, and making sure whatever these goals are that there is a plan to be able to achieve this. It is a journey; our goal is to keep this plan on track.

Giving back to the Local Community & sporting communities has always been a key focus, we are proud sponsors of Torquay Football, Cricket & Netball Club, Jan Juc Cricket Club & Torquay Bowls Club.

We are here to ensure you are in control of your financial future, no matter what life throws at you.

## Summary of the business

<b>Name</b>	SXJ Pty Ltd trading as Nelson Financial as Trustee of the PJ & NE Nelson Family Trust
<b>Australian Business Number</b>	61 679 167 079
<b>Australian Company Number</b>	143784696
<b>Authorised representative number</b>	413550
<b>Credit representative number</b>	413551

## Our office contact details

<b>Address</b>	11 Anderson Street Torquay Vic 3228
<b>Phone</b>	03 5264 8214
<b>Email</b>	admin@nelsonfinancial.com.au
<b>Website</b>	www.nelsonfinancial.com.au

This guide provides information about our advisers including their contact details, qualifications, experience, the services they may offer and financial products they can provide advice on.

## Our advice and services

The below table sets out the types of financial products we are authorised to provide advice on and deal in. We can provide you with personal and general advice on the financial products listed in the table below. We also may be able to arrange for these financial products to be distributed to you without advice from us. In some cases, we may not be able to distribute a financial product to you under non-personal advice if your circumstances do not fit within a product's target market.

In addition to the areas listed in the below table, we may also be authorised to advise in other specialist areas. These are listed in our adviser profiles. At all times we will ensure the appropriate adviser is available to you to provide advice consistent with your goals.

Any additional advice or services we can offer you, will be outlined in **Our financial advisers and credit advisers** on page 12.

We are authorised to provide financial advice in relation to:	We are authorised to provide financial advice and deal in the following products:
<ul style="list-style-type: none"><li>— Wealth Accumulation</li><li>— Personal insurance</li><li>— Superannuation strategies and retirement planning</li><li>— Retirement income streams, including pensions and annuities</li><li>— Budget and cash flow management</li><li>— Centrelink and other government benefits</li></ul>	<ul style="list-style-type: none"><li>— Superannuation</li><li>— Retirement savings accounts</li><li>— Managed investment schemes including Investor Directed Portfolio Services (IDPS)</li><li>— Deposit and payment products, including basic deposit, non-basic deposit, and non-cash payment products</li><li>— Life Products – Investment life insurance</li><li>— Life Products – Life risk insurance (including life cover, income protection cover, total and permanent disability cover, and trauma cover)</li></ul>

We are also authorised to assist you with advising and implementing loan products and consumer leases.

AMP Financial Planning maintains an approved products and services list from a diversified selection of approved Australian and International providers, including companies related to AMP Financial Planning. These have been researched by external research houses as well as our in-house research team.

AMP Financial Planning periodically reviews these products to ensure that they remain competitive with similar products that address similar client needs and objectives. Generally, we recommend products that are on the approved products and services list. However, if appropriate for your needs, we may, subject to AMP Financial Planning's approval, recommend other products.

A copy of the approved products and services list can be supplied to you upon request.

If we recommend a new platform or portfolio administration service, we use those approved by AMP Financial Planning. These services may include those issued by companies related to AMP Financial Planning.

As at April 2022, the lenders whose products are most commonly recommended by accredited mortgage consultants authorised by AMP Financial Planning are Macquarie Bank, NAB, AMP Bank, AFG Home Loans, Commonwealth Bank and ANZ.

### Transaction services

We can arrange financial product transactions for you on your instruction without providing personal advice. If you wish to proceed without our advice, we will ask you to confirm your instructions, which will be documented in writing. We will keep a record of this documentation for seven years after the end of our relationship. You may request a copy of such records by contacting our office during that period.

## Your relationship with us and using our services

You can contact us directly with any instructions relating to your financial products. This includes giving us instructions by telephone, mail or email. We can only accept your instructions via email once you have signed an authority form.

We will work with you to agree what advice and services we will provide and when and how often we will provide them.

Where you agree to annual advice and services, the details will be documented and provided to you in an advice or service agreement. This includes the frequency of contact between us, service standards that may apply, any fee arrangements and how the agreement can be terminated.

If at any time you wish to terminate your relationship with us, please contact us using the details shown in this guide.

## Changing service providers

To ensure that you are provided at all times with servicing to meet your financial needs, we may transfer our rights and obligations under our servicing arrangement with you to another financial planning practice within the AMP network or transfer our servicing rights with you to another licensee (the new service provider). If we do this, the new service provider will provide the servicing to you and will be entitled to the agreed fees. The new service provider will enter into a new servicing arrangement with you. We'll write to you in advance of a transfer occurring, to introduce your new service provider. You may notify your new service provider at any time if you want to vary or end your servicing arrangements.

## Providing information to us

It is important that we understand your circumstances and goals, so that we can provide you with appropriate advice and services. You have the right not to provide us with any personal information. Should you choose to withhold information, or if information you provide is incomplete or inaccurate the advice or services we provide you may not be appropriate for you.

It is also important that you keep us up to date by informing us of any changes to your circumstances so we are able to determine if our advice continues to be appropriate.

## Our fees

The actual fee charged to you will depend on the nature of the advice or service we provide. We will discuss and agree the actual fees with you before we proceed. The following section outlines the types of fees that may apply:

The fees charged for our advice and services may be based on a combination of:

- A set dollar amount; or
- A percentage based fee

Our agreed advice and service fees may include charges for:

- Initial advice
- Ongoing advice and services
- Annual advice and services

Please note that for services in relation to insurance and some credit products, commissions may be paid by the product provider as follows:

- Initial commission - a percentage of the value of your loan balance or insurance premiums; and
- Ongoing commission - a percentage of the value of your outstanding loan amount or premiums, usually calculated at the end of each month in which you hold the loan, or on renewal of insurance products

We may also receive commissions for deposit bonds. Details are in the schedule of fees.

### Payment methods

We offer you the following payment options for payment of our advice and service fees:

- BPAY, direct debit (savings), credit card or cheque; and
- Deduction from your investment (subject to the advice and service provided)

All permissible fees and commissions will be paid directly to AMP Financial Planning as the licensee. It will then pass on the amounts due to us through its payment system. AMP Financial Planning charges our practice a Licensee Fee each year. The Licensee Fee is determined as an annual amount based on a number of factors, including our business revenue, the number of advisers and/or accredited mortgage consultants in the practice and a practice fee.

For more information on our services, please see our **Schedule of fees** attached or available on request.

### Other costs

Where other costs are incurred in the process of providing our advice and services to you, you will be liable for these costs. However, we will agree all additional costs with you prior to incurring them.

### Other benefits we may receive

The following are monetary and non-monetary benefits we may receive other than those explained above. These are not additional costs to you.

In addition to the payments, we may receive for our advice and services, we may receive other support services or recognition from the licensee to help us grow our business. This could include education or training support, badging rights, technology, financing, events or other recognition we are eligible for. We may receive benefits from product issuers that may include non-monetary benefits that are valued at less than \$300. We may also participate in business lunches or receive corporate promotional merchandise tickets to sporting or cultural events and other similar items.

We may be provided access to free services such as credit reports and valuations from our lenders. Details of any relevant services we may receive because of a recommendation we make to you, will be included in the Credit Proposal Disclosure document we provide to you.

## Development, management and advice (DMA) run off payments

Eligibility to receive DMA run off payments is dependent on me continuing to be authorised by and meeting standards set by AMP Financial Planning. From 31 January 2020 I will be eligible to receive run-off payments based on the amount of advice revenue I generated in 2018. Advice revenue includes revenue directly attributable to advice provided to a client for an agreed fee. It excludes commissions from investment, insurance and banking products. These payments are to assist with my cashflow over 3 years until January 2023. Run-off payments will not be made after January 2023. In 2022, the total amount of DMA received will be \$4,950.00.

## Business buy-back option

Where we request AMP Financial Planning to buy-back our business on or prior to 31 December 2021 and this is approved by AMP Financial Planning, then if we leave the financial services industry or can no longer appropriately service a selection of our clients, AMP Financial Planning will either look after our clients or appoint you to another adviser or financial planning practice within the AMP network.

If this happens, AMP Financial Planning makes available a facility for practices to transfer the servicing rights of their clients. The valuation will vary depending on certain factors including the annual recurring revenue of our practice and the level of our service standards.

## Personal and professional development

AMP Financial Planning offers education, personal and professional development opportunities to our practice on an annual basis. Participation in these opportunities may be based on attainment of qualifying criteria or open eligibility.

### **Education and professional development**

Provided we meet specific qualification criteria AMP Financial Planning will support the practice with up to 20% of the licensee fees payable by the practice to the licensee in 2017 to meet the training and education requirements for financial advisers as required by Financial Adviser Standards and Ethics Authority. We may also be eligible for education or training support to assist with the development of advisers in our practice. This support may be dependent on a number of factors including the experience of the adviser and their tenure at our practice.

The support mentioned above is paid by AMP Financial Planning directly to the education provider and not to us.

## Placement fees

From time to time AMP Financial Planning will receive fees from brokers or product issuers (including AMP group companies) for arranging client participation in Initial Public Offerings (IPOs) of financial products. The fee, which is generally a percentage of the fee paid to the broker, varies from offer to offer and by the level of participation by AMP Financial Planning. We may share in this fee based on the level of participation by our clients.

## Tiered Servicing Arrangements

Through your accredited mortgage consultant's (AMC) relationships with lenders, they may have access to tiered servicing arrangements. The benefits can include faster processing, better information or greater levels of assistance provided for obtaining loan approval. Your AMC will advise you of any tiered service arrangements that are in place with a particular lender that they have proposed at the time recommendations are made.

Access to these programs is not based solely on the volume of new or existing lending your AMC's customers have with each respective lender and does not entitle them to any additional commissions outside of what they have disclosed to you, any additional payments or preferential customer discounts.

# Relationships and associations

It is important that you are aware of the relationships that AMP Financial Planning has with providers of financial services and products as they could be seen to influence the advice you receive.

## About our licensee

AMP Financial Planning Pty Limited

ABN 89 051 208 327

Australian Financial Services Licensee and Australian Credit Licensee

Licence No: 232706

AMP Financial Planning has:

- Approved the distribution of this guide
- Authorised us to provide advice and other services as described in this guide
- Authorised us to provide credit assistance services to you

AMP Financial Planning's registered office is located at Quay Quarter Tower, 50 Bridge Street, Sydney NSW 2000 Australia.

## About the AMP Group

AMP Financial Planning is a member of the AMP group of companies. We can provide advice on products from a wide range of financial product providers, some of which are related or associated with AMP Financial Planning, namely:

- National Mutual Funds Management Limited
- NMMT Limited
- N.M. Superannuation Pty Limited
- ipac asset management limited
- AMP Bank Limited
- SMSF Administration Solutions Pty Ltd
- AMP Capital Funds Management Limited
- AMP Capital Investors Limited
- AMP Superannuation Limited
- Australian Securities Administration Limited (ASAL)
- SuperConcepts Pty Ltd

If we recommend a product issued by the AMP Group or a third party product issuer, they will benefit from our recommendation by receiving product, administration and investment fees, as well as fees paid by fund managers to distribute their product. These fees are all disclosed in the relevant PDS or IDPS guide.

Authorised representatives and/or staff employed in our business may hold shares in AMP Limited, whose share price may be favourably affected by the sale of products issued by AMP Group companies.

## AMP Financial Planning's relationships with other companies

From time to time, AMP Services Limited (ASL) may facilitate access to AMP Financial Planning and its authorised representatives for issuers to train or educate AMP Financial Planning and its authorised representatives on their products.



# Australian Finance Group (AFG)

AFG is an aggregator, and it acts as a gateway or interface between mortgage brokers and lenders by providing an IT platform through which brokers submit loan applications and deal with lenders as well as providing some other ancillary services.

Subject to compliance with relevant laws, included relating to conflicted remuneration, lenders may offer incentives that are paid directly to the accredited mortgage consultant. These may include indirect benefits for example business lunches, tickets to sporting or cultural events, corporate promotional merchandise, and other minor benefits.

Accredited mortgage consultants may be invited to attend the AFG National Conference. This is an annual event which offers accredited mortgage consultants the opportunity for professional development and to hear industry updates and educational presentations by AFG and lender sponsors. AFG may subsidise some costs of attendance, subject to compliance with relevant laws. The value will depend upon a range of factors, including the nature of the courses and events planned.

Any benefits that we may receive that are related to a loan recommended to you which is regulated by the National Consumer Credit Protection Act 2009 (Cth), will be disclosed in our advice to you prior to application.

- I have settled loans with the following lenders in the last 12 months:

AFG Home Loans - Edge	AFG Home Loans - Retro	AMP Bank
ANZ	Bank Australia	Bank of Melbourne
Bankwest	Bluestone	Commonwealth Bank
Deposit Assure	Great Southern Bank	Heritage Bank
Hume Bank	ING	La Trobe Financial
ME	NAB	Suncorp

## About Credit Representatives

Your broker is authorised to engage in credit activities by AMP Financial Planning Pty Ltd. The licensee shares responsibility in the conduct of your broker.

### Commonly used lenders by your broker

The list below documents the 6 lenders most commonly used by your broker. The lenders disclosed below may be different to the lenders that the licensee has already disclosed. This may be due to different accreditation requirements or different types of consumers. The list below does not necessarily reflect all the financial institutions that your broker is able to conduct business through.

Financial Institutions*	Percentage of applications submitted in the past 12 months**
1. Bankwest	21.09%
2. Bank of Melbourne	19.89%
3. Commonwealth Bank	13.79%
4. AFG Home Loans - Edge	11.31%
5. ANZ	9.1%
6. ME	4.42%

\* The Top 6 lenders are based on the total volume of loans lodged in the last 12 months. Where I may not be accredited with 6 lenders the balance of lenders is made up of the top 6 lenders of my licensee.

\*\*The % of loans is based on the total loans lodged over the past 12 months. This will not add up to 100% where I have lodged to lenders outside of my top 6.

## Confidence in the quality of our advice

If at any time you feel like you are not satisfied with our services, the following will help you understand your options and find a resolution.

- Contact your adviser or accredited mortgage consultant and tell them about your complaint.
- Alternatively you can contact AMP Financial Planning at:

Phone 1800 812 388

Email [advicecomplaints@amp.com.au](mailto:advicecomplaints@amp.com.au)

In Writing:

**AMP Financial Planning Limited**

**Attention: Head of Advice Complaints and Client Remediation**

Quay Quarter Tower

50 Bridge Street

Sydney NSW 2000 Australia

Online at [www.amp.com.au](http://www.amp.com.au)

More information on AMP Financial Planning's complaints handling process can be found in their Complaint Handling Guide, available on <https://www.amp.com.au/support/complaints/complaints-process>.

They will try to resolve your complaint quickly and fairly. They will provide you with a decision in respect to your complaint within 30 days of us receiving it.

We note that in some circumstances, it may not be possible for us to completely resolve a complaint within this timeframe. If you do not agree with our decision in respect of your complaint, or are otherwise unsatisfied with our response, you may escalate your complaint to one of the following External Dispute Resolution Schemes listed in the following table.

<b>Any issues relating to financial advice, investments, superannuation, insurance matters, or credit matters</b>	<b>Australian Financial Complaints Authority (AFCA)</b> GPO Box 3 Melbourne VIC 3001 1800 931 678 <a href="http://www.afca.org.au">www.afca.org.au</a> <a href="mailto:info@afca.org.au">info@afca.org.au</a>
<b>Any issue relating to your personal information</b>	<b>The Privacy Commissioner</b> GPO Box 5218 Sydney NSW 2001 1300 363 992 <a href="mailto:privacy@privacy.gov.au">privacy@privacy.gov.au</a>

You may also contact the **Australian Securities & Investments Commission (ASIC)** on 1300 300 630 (free call info line) to make a complaint and obtain information about your rights.

## Professional indemnity insurance

We maintain professional indemnity insurance to cover our advice and the recommendations provided by your adviser. AMP Financial Planning is also covered by professional indemnity insurance and this satisfies the requirements imposed by the Corporations Act 2001 and National Consumer Credit Protection Act. The insurance covers claims arising from the actions of former employees or representatives of AMP Financial Planning, even where subsequent to these actions they have ceased to be employed by or act for AMP Financial Planning.

# Your privacy

We are committed to protecting your privacy. Below we outline how we maintain the privacy of the information we collect about you.

## Privacy collection statement

As part of the financial planning process, we need to collect information about you. Where possible we will obtain that information directly from you, but if authorised by you we may also obtain it from other sources such as your employer or accountant. If that information is incomplete or inaccurate, this could affect our ability to fully or properly analyse your needs, objectives and financial situation, so our recommendations may not be completely appropriate or suitable for you.

We are also required under the Anti-Money-Laundering and Counter-Terrorism Financing Act (AML/CTF) 2006 to implement client identification processes. We will need you to present identification documents such as passports and driver's licences in order to meet our obligations.

We keep your personal information confidential, and only use it in accordance with our Privacy Policy. Some of the ways we may use this information are set out below:

- Your adviser and AMP Financial Planning may have access to this information when providing financial advice or services to you;
- Your adviser may, in the future, disclose information to other financial advisers, brokers and those who are authorised by AMP Financial Planning to review customers' needs and circumstances from time to time, including other companies within the AMP group (the Group);
- Your information may be disclosed to external service suppliers both here and overseas who supply administrative, financial or other services to assist your adviser and the Group in providing financial advice and services to you. A list of countries where these service providers are located can be found in the Group Privacy Policy;
- Your information may be used to provide ongoing information about opportunities that may be useful or relevant to your financial needs through direct marketing (subject to your ability to opt-out as set out in the Group Privacy Policy);
- Your information may be disclosed as required or authorised by law and to anyone authorised by you.

Your adviser and AMP Financial Planning will continue to take reasonable steps to protect your information from misuse, loss, unauthorised access, modification or improper disclosure. You can request access to the information your adviser or AMP Financial Planning holds about you at any time to correct or update it as set out in the Group Privacy Policy. The Group Privacy Policy also contains information about how to make a complaint about a breach of the Australian Privacy Principles.

For a copy of the Group's Privacy Policy visit <http://www.amp.com.au/privacy> or you can contact us.

# Our financial advisers and credit advisers

## About Paul Nelson



As the Director of Nelson Financial, I love giving you the knowledge to take control of your financial future, 1 step at a time. Educating you to make real informed decisions that become clear and easy to follow and understand on a genuine level gives clarity to your "why" in finances. Using leading edge technology and old combine well.

I have been in the mortgage Industry since 2001 and Financial Planning since 2010.

I Love spending quality family time with Nicole and our 3 kids, Jackson, Xavier & Sienna. I love watching my kids grow up.

I have completed 8 Pier to Pub swims in Lorne, Completed the 110km Cadel Evans bike ride with my Dad & Son twice & raised over \$10,000 for Kids Cancer Research, riding 900km in a month.

Experience	Finance industry since 2001
Phone	0421 375 475
Email	paul@nelsonfinancial.com.au
Authorised representative number	404773
Credit representative number	380647
<b>Qualifications (Finance related)</b>	
Diploma of Finance and Mortgage Broking Management	
Graduate Diploma in Financial Planning	
<b>Professional memberships</b>	
AFA - Association of Financial Advisers	
MFAA - Mortgage & Finance Association of Australia	

## The advice and services I can provide

I am authorised to provide the services listed in the **Our advice and services** section.

I am an Accredited Mortgage Consultant. As a credit representative of AMP Financial Planning I am authorised to provide mortgage and finance broking activities, including advising and assisting you to implement loan products and consumer leases.

The full list of approved lenders is available on request but is not an exhaustive list of lenders who offer credit of the nature you may seek.

## How I am paid

I receive the following from our practice:

- equity in the practice

Based on the above, the following contains my remuneration details:

- I am a director of SXJ Pty Ltd T/As Nelson Financial and as such receive a salary and profit distributions from SXJ Pty Ltd T/As Nelson Financial, all profits are distributed to the PJ & NE Nelson Family Trust, all income from the PJ & NE Nelson Family Trust is then distributed to the Beneficiaries of the Trust.

## Schedule of fees

These prices should be used as a guide only. We will discuss your individual needs and agree our fees with you. The actual agreed fees will depend on factors such as the complexity of your circumstances and goals and the scope of the advice.

### Initial fees

These are fees paid when you have agreed to receive our advice:

Initial service	Fee amount
Combining your super and insurance Superannuation Investments Review Insurance needs 'Building your super Saving for retirement	Between \$1,500 and \$5,500
Hourly Rate	\$350
Centrelink Services	Between \$990 and \$1,820
Transaction only fees	Between \$330 and \$990

### Ongoing service fees

We provide ongoing services for clients with existing ongoing fee arrangements to help you stay on track to meet your goals. Our ongoing service fees vary depending on the scope and complexity of services provided. The cost of these services are as follows:

Ongoing service	Fee amount
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The amount of fees will depend on the service offering and these will be provided in a separate advice or services agreement.

### Annual advice and service fees

We also offer the following services for a fixed period of 12 months.

Service	Fee amount
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The amount of fees will depend on the service offering and these will be provided in a separate advice or services agreement.

## Commissions

We may receive commissions when implementing certain products for you, in line with the below. Any commission amounts will be disclosed to you when providing our advice. The following table is a guide of commissions we may receive.

Product type	Initial commission	Ongoing commission	Example
Insurance (including those held within superannuation)	Up to 66% of the first year's premium for new policies implemented from 1 January 2020.  We may receive commissions on increases or additions to existing policies of up to 70%.	Up to 33% of the insurance premium each following year.	On insurance policies implemented from 1 January 2020, if your insurance premium was \$1,000, we would receive an initial commission of up to \$660.  We would receive an ongoing commission of up to \$330.00 pa.
Residential Loans	Up to 1.10% of the initial loan balance.	Up to 0.55% of the outstanding loan balance each year.	If your loan balance was \$100,000, initial commission would be up to \$1,100.  The ongoing commission on a \$100,000 loan balance would be up to \$550.
Personal Loans	Up to 8% of the initial loan balance (capped at \$4,000).  Up to \$1,990 where a brokerage fee applies.	N/A	If your loan balance was \$50,000 and a percentage-based fee applies, commission would be up to \$4,000.
Deposit bonds	Up to 25% of the deposit bond fee.	N/A	For example, if your deposit bond fee is \$400, the commission would be up to \$100.

All fees and charges include GST.

If an agreed advice fee is charged then we may rebate all or some of the commission.