

# Financial Services Guide (FSG)

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This Financial Services Guide was prepared on 21 April 2022.

## 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 the entities that may provide you with financial services:

Superfast AM Pty Ltd (ACN: 111 281 013)

- the Licensee's Corporate Authorised Representative Wilfred Knight Pty Ltd;
- individual Authorised Representatives of the Licensee.

We collectively refer to Authorised Representative(s) in this FSG as "us, our, we". We are the providing entity and are the authorised representative(s) of the Licensee. My/Our authorised representative number is 1296405.

This FSG sets out the services we provide. It tells you:

- who we are and how we can be contacted;
- who the licensee is and how it can be contacted;
- what services and products we are authorised to provide to you;
- how we (and any other relevant parties) are paid; and
- how we deal with complaints.

## Not Independent

Wilfred Knight is not able to describe itself as being independent, impartial or unbiased because:

- We receive commissions, volume-based payments, gifts or benefits from Superfast Asset Management which may influence the advice we provide
- Our licensee; a director; a related entity or director of a related entity; or an associate, receives commissions, volume-based payments or gifts from Superfast Asset Management, which may influence the advice we provide
- Wilfred Knight receives commissions, volume-based payments, gifts or benefits from Superfast Asset Management, which may influence the advice provided
- We have an approved product list which limits the range of products we can recommend when providing advice to you
- We have an association / relationship with Superfast Asset Management, which could reasonably be expected to influence the advice we provide to you

We provide general advice. This is where we may express an opinion or recommendation influencing you in making a decision in relation to a financial product, but where we HAVE NOT considered your personal objectives, financial situation or needs. If we provide you with general advice, we will provide you with a warning that the advice may not be appropriate to your needs, financial situation or

objectives. Additionally, we will provide you with an applicable Product Disclosure Statement ('PDS') (if one is available) which you should read before making a decision that the product is right for you.

When a financial product is recommended to you, you will be provided with a PDS issued by the Licensee. The PDS contains information about the product to assist you in making an informed decision about the financial product. It will outline relevant terms, significant risks, and fees and charges associated with the product.

The Licensee has arrangements in place to maintain professional indemnity insurance. This insurance satisfies the requirements under s912B of the Act.

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.

## **Who will be providing the financial services to you?**

### *The Licensee*

The Licensee is the authorising licensee for the financial services provided to you, and is responsible for those services.

The Licensee authorises, and is also responsible for, the content and distribution of this FSG.

The Licensee's contact details are as follows:

**Licensee name:** Superfast AM Pty Ltd  
**AFSL number:** 283043  
**Address:** 53 Caswell Crescent, TANILBA BAY NSW 2319  
**Phone:** (03) 6431 8151  
**Email:** advice@superfastam.com.au

The Licensee's Authorised Representatives who may provide services to you are listed below.

### *Authorised Representative details*

**Name:** Wilfred Knight Pty Ltd  
**Address:** 6 Nepean Highway, Brighton VIC 3186  
**Website:** <https://wilfredknight.com.au/>  
**Phone:** (03) 9116 8396

You can provide instructions to us by contacting us using the contact details above.

The Licensee and the Authorised Representatives listed in this FSG act on your behalf when we provide financial services to you.

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

Any financial information and advice provided is general in nature and has been prepared without taking into account your objectives, financial situation or needs – it may not be appropriate to your situation. Because of that, you should, before acting on the advice, consider the appropriateness of the advice, having regard to those things. The advice provided should not be construed as financial, taxation, or legal advice.

Before acquiring any financial product, you should obtain the relevant Product Disclosure Statement (PDS) for any product mentioned and consider its contents before making any decision. Past performance is not a reliable indicator of future performance. We do not warrant that any future forecasts are guaranteed to occur.

We are authorised to provide these services and products to both retail and wholesale clients.

There is an important difference between 'general advice' and 'personal advice'. If we provide you with 'general advice' it means that we have not considered any of your individual objectives, financial situation and needs.

If we provide you with 'personal advice' we will consider your individual objectives, financial situation and needs when making our recommendation to you.

We will only provide services to you, with your prior, informed consent. If you do not understand any of the information in this Financial Services Guide, or have any other questions relating to the terms on which we will be acting, please contact us.

In providing our services, other financial matters may arise, however, we are not authorised to assist with any financial and product services except those explained above. You should seek specific advice from the appropriate professionals on other matters relevant to you.

## **What fees and commissions are payable to us?**

Fees for providing you with our services are received by:

1. the Licensee, or
2. our related body corporate that employs the authorised representative, or
3. the individual authorised representative, or
4. the corporate authorised representative.

### *Service fees and fees for advice*

We do not charge any service fees or fees for advice.

### *Commissions*

If a client is referred to the Superfast AM for personal advice, we may receive 20% referral fee on any fees for services provided by Superfast AM. These commissions are included in the fees, premiums and interest rate (in the case of margin loans) you pay for the product. They are not an additional cost to you. We may agree to rebate some or all of these.

## **How are we and third parties remunerated?**

The Licensee's directors and employees (including any employees of a related body corporate) are remunerated by salary.

The Licensee's shareholders (including any shareholders of a related body corporate) will also receive a benefit based on the Licensee's ongoing company performance.

Wilfred Knight's shareholders will also receive a benefit based on Wilfred Knight's ongoing company performance.

The Licensee shall pay to Wilfred Knight an amount equal to 20% of all SOA and ongoing advice fees, received by the Licensee, as a result of any referrals by Wilfred Knight.

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.

## **What arrangements may influence our advice to you?**

Superfast AM has appointed Belmont Securities as the investment manager for all strategies within the SMA's held on the Hub 24 platform. Belmont Securities is a related party of Superfast AM Pty Ltd (Superfast AM).

Big Little Developments is a related party to Superfast AM and undertakes consulting work in relation to property projects that Superfast AM may be offering their clients primarily through the Domacom platform.

Taurus Equity is a related party to Superfast AM and undertakes consulting work in relation to fixed income projects that Superfast AM may be offering their clients.

Superfast AM has referral arrangements with many brokerage firms for the provision of Credit Advice for its clients. Superfast AM may receive an initial commission of up to 28.5% of the brokerage payable from any credit provider. This is not an additional fee directly payable by you.

Benefits payable to your adviser or their business will be disclosed to you in writing and/or advice documents, these are also detailed in their Financial Services Guide (Adviser Profile).

## **What should you do if you have a complaint?**

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

Please contact the Complaints Manager of our Licensee using any of the contact details at the start of this FSG. We will try and resolve your complaint quickly, fairly and within prescribed timeframes.

If the complaint cannot be resolved to your satisfaction within 30 days, you have the right to refer the matter to the Australian Financial Complaints Authority (AFCA). AFCA provides a fair and independent financial services complaint resolution that is free to consumers.

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

## **Compensation arrangements**

We have arrangements in place to maintain adequate professional indemnity insurance as required by s912B of the Act. This insurance provides cover for claims made against us and our representatives, including claims in relation to the conduct of representatives who no longer work for us but who did so at the time of the relevant conduct.