



KM Private Clients Pty Ltd

Financial Services Guide

1 May 2019

KordaMentha

The provider of the services described in this Financial Services Guide (FSG) is the Australian Financial Services Licencee.

KM Private Clients Pty Ltd
ABN 23 611 746 160

Australian Financial Services Licencee Number
486798

Contact details

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1 Introduction

This Financial Services Guide (FSG) contains information about our relationship with you. We explain a number of matters including:

- The services we offer and our standard terms of business.
- Our remuneration.
- Any potential conflict of interest we may have.
- Our internal and external dispute resolution procedures.
- Your responsibilities.
- Our privacy policy.

This document is set out in two sections, the first section is our FSG which covers matters we are required to tell you about in accordance with Financial Services (AFS) Licence. The second section covers information about our relationship with you.

2 Other documents you may receive from KM Private Clients Pty Ltd

We may need to provide you with personal advice that takes into account your personal needs, objectives or financial situation. We will provide this advice in the form of a Statement of Advice (SoA), which will explain the basis of our advice and inform you about our fees as well as any other issues that have influenced the advice provided in the SoA.

As an individual you may be required to purchase advice from us that require us to give you a Product Disclosure Statement (PDS). This occurs if we recommend to you a particular superannuation product. The PDS is prepared by us and contains information about the product recommended, to help you make a more informed decision about that product.

3 Who is KM Private Clients Pty Ltd

KM Private Clients Pty Ltd ('KM Private Clients') is a Private Company which provides taxation consultancy services and superannuation advice in the area of Self-Managed Superannuation Funds. Our advice is generally given to clients who are High Net Worth Individuals.

KM Private Clients Pty Ltd sought and was granted an Australian Financial Services Licence Number 486798. This licenses the Company to provide financial Product advice with respect to superannuation interests to wholesale and retail clients.

We are an independent company not controlled by any individual financial Institution. Accordingly, we are not required to use products of any particular organisation.

4 Who is responsible for the services provided?

KM Private Clients is licensed to provide financial product advice in the area of superannuation to wholesale and retail clients under the Corporations Act (2001).

Our AFS Licence number is 486798. The Responsible Officer of the Company is Anthony Brian Jackson.

Our Licence is on display at Level 31 525 Collins Street Melbourne.

5 What are our services?

KM Private Clients Pty Ltd provides taxation consulting and superannuation advice.

Financial Product Advisors are now required to be licensed under the Financial Services Reform Legislation. Specifically, in the area of Financial Services we provide advice in relation to dealings with a superannuation interest within the meaning of the Superannuation Industry (Supervision) Act 1993. Specifically, this advice will generally relate to interests in Self-Managed Superannuation Funds.

A Self-Managed Superannuation Fund is one type of fund in which a person may accrue relevant retirement savings and provide for benefits for dependents in the event of the death of a member.

Characteristically a Self-Managed Superannuation Fund has less than five members and all members take an active role in the management of the Fund.

The types of financial products we advise on in this area include:

- The appropriateness of an individual accumulating a superannuation benefit in a Self-Managed Superannuation Fund.
- The use of a Self-Managed Superannuation Fund to assist in the event of your illness or premature death.
- The withdrawal options available including lump sums and different types of pensions.
- Issues associated with the day to day management of a Self-Managed Superannuation Fund by Trustees.

We do not provide specific investment or insurance advice.

6 How can you instruct us about your superannuation?

You may instruct us about your superannuation interests and specific queries by telephone, email or in person, mail, or by other means as we agree with you.

Our contact details are as follows:

Level 31
525 Collins Street
Melbourne Victoria 3000
Phone: (03) 8623 3372
Email: ajackson@kordamentha.com.

7 What if there is a change in your circumstances?

You must advise us as soon as reasonably practicable of any changes in your circumstances that may affect the services to be provided by us. We may need to give you advice as to the suitability of the superannuation advice for your changed circumstances to ensure it remains appropriate for your needs, objectives and financial situation.

8 How do you pay for our services?

Our remuneration is based on an hourly rate charged for the person qualified to provide you with our advice. Generally, this fee will be agreed up front with you.

We do not receive commissions from third parties in relation to referrals. Associations with Other Service Providers.

We are a truly independent organisation. However, as part of our business we regularly provide details of contacts who can provide assistance to clients in areas we are not specialised in. These include Superannuation Trust Deeds, investment advice, legal services, insurance and banking.

9 What should you do if you have a complaint?

KM Private Clients has a formal complaints procedure. Should you have any cause for complaint about our services please raise the matter in the first instance with Anthony Jackson.

We will acknowledge your complaint within one business day of receipt and will advise you of the person dealing with it.

We are a member of the Australian Financial Complaints Authority (AFCA), an external dispute resolution facility. Should you not be happy with the response to your complaint you have the right to take your complaint to the AFCA, who can be contacted by reviewing the details on www.afca.org.au



10 Electronic communications

We may communicate with each other by electronic mail (Email) sometimes attaching to the Email further electronic data, where we have each expressed a wish for that to happen.

By consenting to these methods of communication we and you accept the inherent risks (including the security risk of interception of or unauthorised access to such communications, the risks of corruption of such communications, and the risks of viruses or other harmful devices).

You should be aware that the integrity of attachments in Emails can be questionable from a legal standpoint. Accordingly, we ask that whenever and wherever possible attachments are encrypted or sent in a Portable Document File (PDF) format. We will also submit attachments to you in this format.

For the purpose of establishing the time of sending and receipt of Emails and facsimiles the following rules will apply:

- An Email will be deemed to have been sent at the time it leaves the sender's Information System.
- An Email will be deemed to have been received when it has arrived at the addressee's Information System.

Notwithstanding that we have reasonable virus checking procedures on our systems, you will be responsible for virus checking all electronic communications sent to you. You will also be responsible for checking that messages received are complete.

In the event of a dispute neither of us will challenge the legal evidential standing of an electronic document and our systems shall be deemed the definitive record of electronic communications and documentations.

11 Provision of information

All activities undertaken by us as outlined in this document are provided by us for your exclusive use and all data recommendations, proposals, reports and other information provided by us in connection with our services are for your sole use.

You agree not to permit access by any third party to this information without express written permission. We reserve our right to take action to protect proprietary information.

12 What are your responsibilities?

12.1 Questionnaires

For certain financial products you may be required to complete a questionnaire or similar documents. We can provide guidance but we are not able to complete the document(s) for you.

12.2 Disclosure of information

You are responsible for providing us with a list of your personal objectives, details of your current financial situation and any relevant information, so that we can offer you the most appropriate advice possible. We will not be responsible for consequences which may arise from any delay or failure by you to do so. You remain responsible for any decision you make.

12.3 Provision of information

All activities undertaken by us as outlined in this document are provided by us for your exclusive use and all data, recommendations, proposals, reports and other information provided by us in connection with our services are for your sole use.

You agree not to permit access by any third party to this information without our express written permission. We reserve our right to take action to protect proprietary information.

13 What about the privacy of your information?

13.1 Privacy Policy

This sets out the privacy practices of KM Private Clients ('Privacy Policy'). This Privacy Policy is in addition to and should be read in conjunction with the terms and conditions which govern the use of any product or service provided by KM Private Clients.

KM Private Clients recognises the importance of protecting an individual's privacy. We know that individuals may be concerned about what KM Private Clients does with personal information provided to KM Private Clients. KM Private Clients will take all reasonable steps to ensure that an individual's personal information is protected from misuse or unauthorised disclosure. The National Privacy Principles contained in the Privacy Act apply to KM Private Clients from the Company's inception in 2016.

13.2 Types of information held

Provided these to KM Private Clients for the purpose of providing services:

- Any information provided in response to any request by a KM Private Clients employee.
- Service usage records.
- Billing statements.
- Communications between any individual and KM Private Clients.

13.3 Collection

KM Private Clients collects information about an individual in a number of ways, including:

- Directly from the individual.
- From an individual's representatives.
- From our Contractors engaged by KM Private Clients to provide goods and services in the ordinary course of KM Private Clients' business.
- From customers of KM Private Clients who provide information on individuals as part of any service request.

In the event that KM Private Clients is unable to collect any of the personal information, KM Private Clients may be unable to provide services or information requested by the customer or an individual.

13.4 Use

KM Private Clients uses personal information for the ordinary operation of its business including:

- To identify an individual.
- To assist clients to use KM Private Clients' services.
- To provide clients with products and services they require including the administration and management of those products and services.
- For researching and developing KM Private Clients' products and services including an understanding of a client's communications needs for the purposes of enhancing or improving KM Private Clients' products services.
- Informing clients of changes to KM Private Clients products and services.
- To conduct appropriate checks regarding the provision of the products and services to a client.



13.5 Disclosure

KM Private Clients may use or disclose personal information about an individual to the extent:

- It is required to provide clients with products or services as requested.
- It is required for the ordinary operation of KM Private Clients' business, including:
 - Provision of information to any outsource providers KM Private Clients employs in the operation of its business.
 - KM Private Clients professional advisors, including accountants, auditors and lawyers.
- Necessary to undertake or provide information for credit related purposes.
- Required by law.
- Expressly permitted under any agreement between KM Private Clients and any client or individual.

KM Private Clients will not use or disclose any information about an individual for purposes other than those listed above without first obtaining the individual's consent, other than where the use of disclosure is permitted by law.

13.6 Collection from Third Parties

If a customer or individual gives, or directs someone else to give, personal information to KM Private Clients, the client will tell that other individual ('Third Party') that:

- KM Private Clients is holding personal information about that Third Party.
- Such personal information will be used and disclosed as specified in this Privacy Policy.
- the Third Party can access and correct their information in accordance with this Privacy Policy.

13.7 Access to information

An individual may request access, changes and updates to any personal information KM Private Clients hold about that individual at any time. Where any individual wishes to access their personal information held by KM Private Clients or has any complaints regarding KM Private Client's treatment of the individual's personal information, then please email KM Private Clients at ajackson@kordamentha.com providing name and email address, and details of the request or complaint.

13.8 General

KM Private Clients may change this policy from time to time. Although KM Private Clients intends to observe this policy at all times, it is not legally binding on KM Private Clients in any way. From time to time KM Private Clients may regard it as necessary or desirable to act outside the policy. KM Private Clients may do so, subject only to any statutory rights an individual has under the Privacy Act or other applicable legislation.