VISIS

PRIVATE WEALTH

# CREDIT SERVICES GUIDE

JULY 2025

VISIS Private Wealth
Australian Financial
Services Licence 394583

# 1. The Credit Services Guide

The VISIS Private Wealth (VISIS) abides by the National Privacy Principles established under the Privacy Amendment (Private Sector) Act 2001. The National Privacy Principles is available on our website or by contacting our office.

As a financial planning organisation, we are subject to certain legislative and regulatory requirements which necessitate us obtaining and holding detailed information which personally identifies you and/or contains information or an opinion about you (“Personal Information”). In addition, our ability to provide you with comprehensive financial planning and advice service is dependent on us obtaining certain Personal Information about you, including employment details and history; details of your financial needs and objectives; details of your current financial circumstances including your assets and liabilities (both actual and potential), income, expenditure, insurance cover and superannuation; details of your investment preferences and aversion or tolerance to risk; family commitments and social security eligibility.

Failure to provide any Personal Information above may expose you to higher risks in respect of any recommendations made to you and may affect the adequacy or appropriateness of advice given to you.

We will not collect any Personal Information about you except when you have knowingly provided that information to us or authorised a third party to provide that information to us. Generally, the collection of your Personal Information will be effected in either face to face interviews, over the telephone or via email correspondence. From time to time additional and/or updated Personal Information may be collected through one or more of those methods. We will only collect, maintain and use Personal Information about you if it is necessary for us to provide services you have requested including the preparation of your financial plan; the provision of financial planning advice to you; investment and insurance recommendations; reviewing your financial plan, securities, investment and insurance recommendations.

We will not use or disclose Personal Information for any other purpose than the purposes for which it was provided or secondary related purposes in circumstances where you would reasonably expect such use or disclosure; where you have consented to such disclosure; where the National Privacy Principles authorise use or disclosure where required or authorised under the law; in circumstances relating to public health and safety; and in connection with certain operations by or on behalf of an enforcement body.

We are required under the Rules of Professional Conduct of the Financial Advice Association of Australia to make certain information available for inspection by the Association on request to ensure ongoing compliance with mandatory professional standards. This may involve the disclosure of your Personal Information. We are also obliged under the Corporations Act to maintain certain transaction records and make those records available for inspection by the Australian Securities and Investments Commission (ASIC) upon request.

We may use the Personal Information collected from you to provide direct marketing material such as articles that may be of interest to you. However, you may contact us and request not to receive such information. We may disclose your Personal Information to superannuation fund trustees, insurance providers, and product issuers for the purpose of giving effect to your financial plan and the recommendations made by us.

It is a condition of our agreement with each of our external contractors that they also adhere to the National Privacy Principles. You can be assured that your information will be maintained by any contractor to whom it is disclosed in accordance with this Policy. If you have any concerns in this regard, please do not hesitate to contact us.

If we propose to sell our business, we may disclose your Personal Information to potential purchasers for the purpose of them conducting due diligence investigations. Any such disclosure will be made in confidence, and it will be a condition of that disclosure that no Personal Information will be used or disclosed by them. If a sale of our business is affected, we may transfer your Personal Information to the purchaser of the business. As a client, you will be advised of any such transfer.

Your Personal Information is generally held in your client file. Information may also be held in a computer database. We will at all times seek to ensure that the Personal Information collected and held by us is protected from misuse, loss, unauthorised access, modification or disclosure. At all times your Personal Information is treated as confidential and any sensitive information is treated as highly confidential. All paper files are stored in lockable cabinets which are locked out of hours. All record and/or file movements off premises are recorded in a central register. Access to our premises is controlled by allowing only authorised persons access to the premises. All computer based information is protected through the use of access passwords. Relevant data is continually backed up and stored securely off site.

In the event you cease to be a client of this organisation, any Personal Information which we hold about you may be maintained in a secure off-site storage facility for a period of seven (7) years in order to comply with legislative and professional requirements. After this time, the information will be destroyed.

You may at any time request access to your Personal Information and we will (subject to the following exceptions) provide you with access to that information either with copies of the information requested, allowing you to inspect the information requested or providing you with an accurate summary of the information held. We will, prior to providing access in accordance with this Policy, require evidence of your identity.

We will not provide you access to Personal Information which would reveal any confidential formulae or the detail of any in-house evaluative decision making process but may provide you with the result of the formulae or process or an explanation of that result.

We will not provide you with access to your Personal Information if providing access would pose a serious threat to the life or health of a person, providing access would have an unreasonable impact on the privacy of others, the request for access is frivolous or vexatious, the information is related to existing or anticipated legal proceedings between us and would not be discoverable in those proceedings, providing access would reveal our intentions in relation to negotiations with you in such a way as to prejudice those negotiations, providing access would be unlawful, denying access is required or authorised by or under law, providing access would be likely to prejudice certain operations by or on behalf of an enforcement body or an enforcement body requests that access not be provided on the grounds of national security. In the event we refuse you access to your Personal Information, we will provide you with an explanation for that refusal.

We will endeavour to ensure that at all times, the Personal Information which we hold about you is up to date and accurate. If you become aware of or believe that any Personal Information which we hold about you is inaccurate, incomplete or outdated, you may contact us with the updated information. We will take all reasonable steps to correct the information. We will endeavour to respond to any request for access within 14-30 days depending on the complexity of the information and/or the request. If your request is urgent, please indicate this clearly in your correspondence.

If you wish to complain about any breach or potential breach of this Privacy Policy or the National Privacy Principles, you should contact us and request that your complaint be directed to the Compliance Manager. Your complaint will be considered in line with our Internal and External Dispute Resolution Scheme and responded to. We will use our best endeavours to resolve any complaint to your satisfaction, however, if you are unhappy with our response, you are entitled to contact the Office of the Federal Privacy Commissioner who may investigate your complaint further.

The VISIS website contains links to other websites whose operator may or may not adhere to a Privacy Policy or be governed by the National Privacy Principles.

Our website uses cookies which allow us to identify your browser while you are using our site. Cookies do not identify you, they simply allow us to track usage patterns so that we can measure the level of interest in various areas of our site. All browsers allow you to be notified when you receive a cookie and elect to either accept it or not. Your Internet Service Provider should be able to assist you to set your preferences.

**VISIS Private Wealth**

Level 19, 123 Eagle Street BRISBANE QLD 4000

GPO Box 7043, BRISBANE QLD 4001

Phone: +61 7 3231 4004

## 2. Other documents we provide

If we give you personal credit product advice you will also be provided with a Credit Proposal Disclosure Document (CPDD) which sets out key information and statements including the advice provided to you, the basis upon which the advice is provided and details about fees and commissions paid to us.

## 3. Before you get our advice

VISIS is the holder of Australian Financial Services Licence No 394583.

The registered address of **VISIS** is:

Level 19, 123 Eagle Street BRISBANE QLD 4000

GPO Box 7043, BRISBANE QLD 4001

Phone: +61 7 3231 4004

Email: admin@visis.com.au    Website: www.visis.com.au

# 4. VISIS relationships with financial product issuers

**VISIS** is a privately owned practice. The shareholders are the Financial Planning Principals. We will provide you with advice, services and products suitable to you. VISIS and the CR are not associated with any other company that could be capable or might reasonably be seen to be capable of influencing the provision of advice.

# 5. Credit services and credit products

We can provide you with Mortgage Broking and Credit Assistance services. A range of accredited providers are utilised by VISIS. We are only authorised to advise you in relation to these providers.

- Australia & New Zealand Banking Group
- Commonwealth Bank of Australia
- St George Bank
- Westpac Banking Corporation
- Suncorp Bank
- National Australia Bank
- Macquarie Bank

We will only recommend a product to you after considering its suitability to your individual objectives, financial situation and needs.

# 6. Anti-Money Laundering/Counter-Terrorism Financing Act 2006

**VISIS** has an obligation under the AML/CTF to verify your identity prior to providing you with any financial services. Your CR will inform you of what is required to satisfy the customer identification requirements of the AML/CTF Act.

# 7. Remuneration for our advice

The CR and/or VISIS may be paid for credit services provided in a variety of ways including:

- Charging a fee for service directly to you
- Loan Placement Fee paid by the credit provider of between 0.33% and 0.715%
- Trail commissions may be received between 0.11% and 0.22%.

Your CPDD will also outline all relevant establishment and ongoing fees.

# 8. Other Benefits

In addition to fees and/or commissions, the CR and/or VISIS may receive other benefits such as financial, marketing and training assistance from product issuers. The CR may also be entitled to other allowances and incentives including bonuses paid for selling certain amounts of credit products, discounted services, prizes and awards, overseas and domestic conferences, marketing support, education expense support; non-monetary rewards valued at less than $300 and interest-free business loans.

**VISIS** may receive other benefits from credit providers based on the total amount of funds that VISIS has with those credit providers. The actual benefit cannot be calculated at the time of giving you a credit services recommendation.

These benefits are paid to us at no additional cost to you.

# 9. File Maintenance and record keeping

**VISIS** is committed to privacy and the responsible use of information entrusted to us. We respect your privacy and are committed to ensuring personal information is never used in a way which erodes privacy. To learn about the collection and use of your personal information please request a copy of our Privacy Policy.

We maintain records of your objectives, financial situation and needs. We also maintain records of any recommendations made to you. If you wish to examine your file, you should ask us, and we will make arrangements for you to do so, advising you of any costs that may apply.

# 10. Complains mechanism & dispute resolution

If you have any complaints about the credit services provided to you, we will try to resolve your complaint quickly and fairly. You should take the following steps to enable us to do so:

We maintain records of your investment objectives, financial situation and needs. We also maintain records of any recommendations made to you. If you wish to examine your file, you should ask us, and we will make arrangements for you to do so, advising you of any costs that may apply.

1. Contact the Credit Representative with whom you have been dealing, using the contact details in this CSG.

2. If your complaint is not satisfactorily resolved within three (3) business days, please lodge your complaint in writing to the Compliance Manager at:

   **VISIS Private Wealth**

   GPO Box 7043 BRISBANE QLD 4001

   Phone: +61 7 3231 4004

   The Compliance Manager will respond to your complaint within 42 days in accordance with the Australian Financial Complaints Authority (AFCA) Service Rules.

3. If you still do not get a satisfactory outcome, you have the right to complain directly to AFCA, the external dispute resolution service of which **VISIS** is a member.
   This is a free service. The contact details for AFCA are:

   **Australian Financial Complaints Authority**

   GPO Box 3 Melbourne VIC 3001

   Phone: 1800 931 678

   www.afca.org.au

The Australian Securities & Investments Commission (ASIC) also has a free call info line on 1300 300 630, which you may use to make a complaint and obtain information about your rights.

# 11. Compensation arrangements

**VISIS** is required by the National Consumer Credit Protection Act 2009 to operate a compensation arrangement which is designed to compensate retail clients for losses they suffer as a result of a breach by VISIS or its CR as outlined in the National Consumer Credit Protection Act 2009.

**VISIS** has comprehensive Professional Indemnity Insurance in place which covers VISIS and its CR. We believe these arrangements are sufficient for the purpose of meeting our compliance obligations under the National Consumer Credit Protection Act 2009.1. Contact the Authorised Representative with whom you have been dealing, using the contact details in this FSG.

# QUESTIONS?
# CONTACT US


## Brisbane

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Brisbane, Qld 4000

## Sydney

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Barangaroo Av, Sydney, NSW, 2000

## Melbourne

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