



VISIS

PRIVATE WEALTH

FINANCIAL SERVICES GUIDE

JULY 2025

VISIS Private Wealth
Australian Financial
Services Licence 394583



1. The Financial Services Guide

The purpose of this Financial Services Guide (FSG) is to provide you with key information about **VISIS Private Wealth** (also known as “**VISIS**” or “**Licensee**”) (ABN 32 098 306 828) and the **Authorised Representatives** (AR) who will provide you with financial services offered in this FSG to assist you in your decision to engage VISIS to provide you with financial services. This FSG consists of two parts. This document, which contains important information about;

- *VISIS as the holder of an Australian Financial Services Licence;*
- *Financial services offered and financial products to which those services relate;*
- *The advice process;*
- *Remuneration for the provision of financial services and products;*
- *Associations or relationships and potential conflicts of interest; and*
- *Our internal and external dispute resolution procedures.*

and a document called an **Authorised Representative Profile** (ARP) which explains that the financial services offered in this FSG are provided by the financial adviser as an AR of and on behalf of VISIS.

Lack of Independence

VISIS is not independent, impartial or unbiased because we receive commissions for the advice we provided on life risk insurance products in the past.

2. Other documents we provide

If we give you personal financial product advice you will also be provided with a Statement of Advice (SoA) 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.

If we recommend that you acquire a financial product, you will be provided with a document called a Product Disclosure Statement (PDS). The purpose of a PDS is to assist you in deciding whether or not to acquire that particular financial product. It contains information about the financial product such as its significant benefits and risks.



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 is affiliated with VISIS Accounting Services (VAS), which provides general accounting services, including the setup and administration of Self-Managed Superannuation Funds (SMSFs). No payment is made to VISIS in connection with any introductions to VAS.

To ensure transparency and uphold our commitment to acting in your best interests:

- We may introduce VAS as a potential provider where we believe their services could be suitable for your needs.
- You are under no obligation to engage VAS and may choose any SMSF administrator or accountant that best suits your circumstances.
- We encourage you to consider alternative providers and seek independent advice if required.

If you have any questions about this affiliation, or would like assistance exploring other options, please let us know.



5. Personal financial advice

The law requires that any advice we provide must be appropriate to your personal circumstances having regard to our investigation and consideration of those circumstances. You have the right not to tell us personal information. However, if you withhold information, the advice you receive may not be appropriate to your needs, objectives and financial situation.

Outlined below is the step-by-step process that we will follow to ensure you are provided with quality financial advice that is relevant to your needs. We will:

- Meet with you for an initial consultation;
- Collect all the information and identify your objectives and current financial needs;
- Recommend appropriate strategies and financial and/or insurance products;
- Implement the agreed recommendations;
- Monitor and manage your investments; and
- Periodically review your financial situation, objectives and needs.

You should read the warnings contained in the SoA carefully before making any decision relating to any financial product(s) or strategic or tactical advice recommended to you.

6. Financial services and financial products

We can provide you with the following services:

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|----------------------------------|--|
| ▪ Financial Planning | ▪ Superannuation and Rollover Strategies |
| ▪ Risk Insurance | ▪ Portfolio Review Services |
| ▪ Investment Planning | ▪ Margin Lending |
| ▪ Retirement Planning | ▪ Estate Planning |
| ▪ Wealth Accumulation Strategies | ▪ Finance Restructures |



The AR is authorised by VISIS to provide both general and personal financial product advice and deal in the following financial products (unless stated otherwise in the ARP of this FSG):

- Deposit & Payment Products – Basic Deposit
- Deposit & Payment Products – Non Basic Deposit
- Derivatives
- Government Debentures, Stocks or Bonds
- Life Products – Investment Life Insurance
- Life Products – Life Risk Insurance Products
- Managed Investment Schemes, Including IDPS
- Margin Lending
- Retirement Savings Account Products
- Securities
- Superannuation

A wide range of financial products, issued by leading financial product issuers is available. Details are contained in the Approved Products and Services List, which is available upon request. We will only recommend a product to you after considering its suitability to your individual objectives, financial situation and needs.

7. Remuneration for our advice

The **AR** and/or **VISIS** may be paid for financial services provided in a variety of ways including charging a fee for service directly to you, payment of fees from your nominated account or from your nominated investment portfolio.

The fee we charge for advice relating to Financial Plan development including a Statement of Advice usually range from \$2,750 to \$6,600. This fee may be higher for more complex issues.

Your Statement of Advice will also outline all relevant establishment and ongoing advice fees.



8. Other benefits

VISIS does not permit any product related incentives or bonuses to be received by it, its authorised representatives or associated entities. An authorised representative may participate in training, minor refreshments or entertainment, provided they are of less than \$300 value from any single source over the course of a year and are disclosed in our public register.

9. 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 AR will inform you of what is required to satisfy the customer identification requirements of the AML/CTF Act.

10. 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 or view on our website.

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.

Tax File Numbers

VISIS collects and uses tax file number (TFN) information for the purposes of placing investments, and opening accounts (including superannuation accounts) for you. You are not required to disclose your tax file number to us, however if you do not you may then be liable for TFN Withholding Tax.



11. Complain mechanism & dispute resolution

If you have a complaint about the financial 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:

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



12. Compensation arrangements

VISIS is required by the Corporations Act 2001 (Cth) 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 AR as outlined in Chapter 7 of the Corporations Act. VISIS has comprehensive Professional Indemnity Insurance in place which covers VISIS and its AR. We believe these arrangements are sufficient for the purpose of meeting our compliance obligations under Section 912B of the Corporations Act.

QUESTIONS? CONTACT US

Brisbane



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