



GPS Wealth Ltd
Combined Financial Services and Credit Guide
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GPS WEALTH LTD

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Australian Credit Licence Number	254 544

This Combined Financial Services and Credit Guide contains important information, as follows:

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1. ABOUT THIS COMBINED FINANCIAL SERVICES & CREDIT GUIDE

This Combined Financial Services and Credit Guide (or **'Guide'**) is an important document that GPS Wealth Ltd (**'GPS Wealth', 'GPS', 'We/Us'** or **'the Licensee'**) are obliged to give retail clients under the requirements of our Australian Financial Services License (**'AFSL'**) and Australian Credit License. This Guide is not intended, nor required, for wholesale clients as defined by the Corporations Act, 2001.

This Guide is designed to provide you with an understanding of GPS Wealth, our services offering, and to inform you of important matters relating to our relationships with 3rd parties, prior to you deciding whether to use any of our financial advice and/or credit assistance, services as described in this Guide.

This Guide is provided to you by your Financial Product Adviser and/or Credit Representative, with the authority of GPS Wealth.

2. WHO IS GPS WEALTH LTD?

GPS Wealth is a specialist financial services licensee that has been successfully operating under its AFSL since 2012 with offices based in Noosa Queensland, Brisbane Queensland and Sydney New South Wales. GPS Wealth is a non-institutionally-owned public company, i.e. GPS Wealth is not owned by a financial services institution. The three GPS Wealth Executive Board members have about 80 years' combined experience in the financial services industry, including the areas of financial planning, risk insurance, credit assistance, superannuation and wealth management.

As the Licensee, GPS Wealth manages financial planners operating as accredited Authorised Representatives of GPS Wealth. Under this arrangement GPS Wealth provides client engagement services, training, licensing, investment advice, and support services. This includes best practice tools and resources for both referral partners and financial advisers (risk, lending and planning) to enable profitable and successful business partnerships to develop.

In March 2014 GPS Wealth was also granted an Australian Credit License giving us authority to provide credit assistance services, other than as a credit provider. Many of our Authorised Representatives are also authorised to provide some form of credit assistance i.e. dual license service providers.

GPS Wealth is a member of a key industry group and adheres to their high professional standards and code of ethics and rules. GPS Wealth does not provide legal advice and we do not make any representations about the current or future value of any investment that you invest in through us. You should always rely upon your own enquiries.

Before seeking our financial product advice and/or credit assistance services, you probably have a number of questions you would like to ask about us. To assist with this we are required, prior to the provision of any financial product advice or credit assistance, to provide you with this Guide. We recommend that you read it as it includes answers to some questions you might have.

3. WHAT TYPES OF FINANCIAL ADVICE CAN GPS PROVIDE?

GPS Wealth can provide you with financial product advice through talking with our accredited Employees or Authorised Representatives, together referred to as our Advisers.

The two types of advice that can be provided by our Advisers are:

1. **Personal Financial Advice** - under Personal Advice we provide you with advice which takes into account your personal objectives, goals, financial situations and needs. Under this advice you are entitled to receive a Statement of Advice ('SoA'), and.
2. **General Financial Advice** - in certain circumstances we may not provide you with a SoA, such as when we only provide 'General' financial advice. General Advice does **not** take into account your personal objectives, goals, financial situation or needs.

Our Advisers have satisfied at least the minimum ASIC requirements for providing financial planning services and most of them have many years' experience. GPS Wealth will be responsible to you for any financial product advice services that your Adviser provides.

In respect of both Personal Advice and General Advice GPS Wealth does not guarantee the performance of any investment product, nor is GPS Wealth liable in any way for shortfall or loss of any kind (whether direct or indirect and whether reasonably foreseeable or not) arising out of the default by any other client or dealer, clearer or any other person (whether by contract, indemnity, negligence, fiduciary duty or otherwise), except to the extent required by law.

4. WHAT FINANCIAL PRODUCTS AND SERVICES CAN GPS ASSIST YOU WITH?

GPS Wealth is authorised to provide financial product advice to retail clients, and deal in a financial product for retail clients by applying for, acquiring, varying or disposing of a financial product on behalf of another person, in respect of the following classes:

Classes of Financial Products	
<ul style="list-style-type: none"> • Basic deposit and payment products 	<ul style="list-style-type: none"> • Retirement savings accounts
<ul style="list-style-type: none"> • Government debentures, stocks or bonds 	<ul style="list-style-type: none"> • Securities, which includes shares and debentures
<ul style="list-style-type: none"> • Life products, including investment life products 	<ul style="list-style-type: none"> • Standard margin lending facilities
<ul style="list-style-type: none"> • Interests in managed investment schemes, including investor directed portfolio services ('IDPS' or 'Wrap') 	<ul style="list-style-type: none"> • Superannuation, including Self-Managed Super Funds

GPS Wealth also provides an extensive range of related advice and planning services including:

- Retirement planning
- debt planning
- estate planning
- social security
- salary packaging
- wealth creation and gearing strategies
- share trading facilities
- portfolio review services
- cash-flow and budgeting

Your Adviser may only be authorised to provide advice in 'some' of the above areas. Please refer to your Adviser's Authorised Representative Certificate, which sets out those areas in which they are authorised to provide advice.

We will only recommend a financial product to you after considering its suitability for your individual needs, objectives and financial situation. The products we recommend are selected from our approved list of products ('Approved Product List', or 'APL') that have been researched by external experts.

In addition, your Adviser is able to offer you an on-going monitoring and review service for your investment portfolio or life insurance program.

5. WHAT HAPPENS WHEN YOU GET GPS FINANCIAL ADVICE?

The GPS Wealth client process for providing financial product advice is conducted in accordance with the Corporations Act, 2001 and the conditions set out under our AFSL.

Generally, our process will include the following steps.

- **Initial Client Meeting(s)** – during this introductory meeting we will outline our services, discuss your expectations and help to identify your needs and goals so we can agree the type and degree of financial product advice that is appropriate in your circumstances. At this stage our Fee for Service structure will be provided and agreed between us before proceeding further.

- **Client Fact Find and Needs Report** – if personal advice is appropriate we will gather all the relevant information including your goals, needs and objectives. We will also help determine your risk appetite using our Risk Profiling Questionnaire tool. If after our initial evaluation of your needs we believe we cannot provide the required advice, we will advise you in writing.
- **Client Advice Meeting(s)** – once the appropriate strategy (or strategies) for you has been formulated in accordance with your requirements this will be presented in a SOA and discussed with you. Changes can be made if required. In the event that under the agreed strategy we make a recommendation to acquire a particular financial product (other than securities) or offer to issue or arrange the issue of a financial product we must also provide you with a Product Disclosure Statement ('PDS') containing information about the particular product which will enable you to make an informed decision in relation to the acquisition of that product.
- ☐ **Client Consent to Proceed** once you are comfortable with a recommended course of action, you will provide your formal consent enabling us to proceed to implement them.
- ☐ **Keeping You on Track** recognising that your personal situation may change over time we can provide regular reviews (say, annually) to ensure our advice continues to meet your needs and objectives. If you enter into an ongoing fee arrangement for this purpose we must provide you with an annual Fee Disclosure Statement that sets out the agreed services under that arrangement. At least once every two years we must provide you with a renewal Opt-In form in respect of continuing with these ongoing fee arrangements.

Further questions you might have are:

Do I get detailed information about the financial and other benefits my adviser gets from making the recommendations?

Yes, the SOA will provide details of any remuneration to be received by GPS Wealth as a result of the recommendations (including referral fees) as well as the final fees payable by you the client. The SoA will also make reference to any potential Conflicts of Interest that you need to be aware of when deciding whether to rely on our advice. Finally the SoA will outline any risks associated with implementing the recommendations, which our Adviser will further explain to you. Further details of fees, commissions and benefits are in the next section.

Will you give me advice that is suitable to my needs, objectives and financial circumstances?

Yes, however, to do so we need to find out your individual objectives, financial situation and needs before we recommend any financial product to you. You have the right not to divulge this information to us, if you do not wish to do so. In this case we may not be able to provide you with personal advice, or the advice you receive may be general in nature and may not address your particular objectives, financial situation and needs In that case. We are required to warn you about the possible consequences of us not having your full personal information. You should read the warnings carefully.

What should I know about any risks of the investments or investment strategies recommended to me?

We will explain to you any significant risks of investments and strategies that we recommend. If we do not do so, you should ask us for further clarification.

What information do you maintain in my file and can I examine my file?

We maintain a record of your personal profile that includes details 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.

Can I tell you how I wish to instruct you to buy or sell my investment?

Yes, you may specify how you would like to give us instructions. For example by telephone, email, fax or other means. But in all cases we must receive a written confirmation of these instructions.

6. WHAT WILL YOU PAY FOR GPS FINANCIAL ADVICE?

Fee for Service - as noted above GPS Wealth may charge fees or charges for providing Personal or General Advice, on a 'fee for service' basis, including a SOA preparation fee. Your Adviser will be able to tell you the cost of any such fee and this may depend on the complexity and the time spent. The Fee for Service will be outlined in either a "letter of engagement" where your Adviser provides you with a written quote, or through the provision of our Fee Schedule.

The fee rate ranges vary depending on the complexity and nature of the work undertaken and type of advice provided. You may request particulars of the benefits related to this 'fee for service'; however that request must be made within a reasonable time after you are given this Guide and before any financial service identified in this Guide is provided to you.

Generally, you can expect to pay a fee for service that ranges between \$0 and \$15,000 per annum, plus GST. Your Adviser will be able to explain how this fee has been calculated. However, in some circumstances and depending on the complexity of the advice being sought, a fee may be charged that falls outside of this range. Any fee for service must be paid within seven (7) days of the date of the tax invoice issued to you.

Other fees and charges may be payable by you to the product provider depending on the recommendations in the SOA. These fees might include administration fees, establishment fees and/or Management Expense Ratio (or Indirect Cost Ratio) charges that are calculated by the product provider and will be outlined in their PDS or other documents provided to you.

General Advice Fees - GPS Wealth may receive fees for the provision of investment advice in respect to its role as Investment Advisor to the CARE investment process (please contact your Adviser for more details of our CARE investment process). Any such fee will be outlined in the SOA, should it be applicable and relates to the work done by GPS Wealth's Investment Committee in maintaining the CARE portfolios.

Licensee Fee from Approved Platforms - GPS Wealth is a distributor of a wide range of approved platforms that may be recommended to help with the management and administration paperwork of client investments and superannuation funds. A number of these platforms were deemed to be 'preferred', after GPS Wealth completed thorough research based on their services, features and benefits for clients. Licensee Fees will generally apply for clients who elect to use preferred platforms.

The Licensee Fees are collected through the platform in consideration for GPS Wealth services to you such as:

- ☐ Research on the investments and management of the Approved Product List available through preferred platforms
- ☐ Supervision and quality checking of preferred platforms
- ☐ Conducting due diligence on the investment and preferred platforms
- ☐ Providing feedback on behalf of clients to the product manufacturers on the enhancement and features of investment products available through preferred platforms
- ☐ Negotiating with product and/or preferred platform providers on client fee rebates
- ☐ Facilitating reduced administration fees from preferred platforms
- ☐ In some cases, assistance with issue resolution.

The Licensee Fee may be up to 0.08% p.a. of your total investment under the platform. The exact amount of the Licensee Fee will be provided to you in a SOA or ROA. For example, if a Licensee Fee was 0.08% p.a. and your account balance was \$100,000 the fee would be \$80 for that year.

7. WHAT OTHER REMUNERATION MAY BE PAID TO GPS?

GPS Wealth and our Advisers may receive some or all of the following types of remuneration, in addition to the Fee for Service mentioned above in recommending strategies which will be outlined in your SOA:

1 Initial and On-going Commissions or Payments for Investments

Commission based remuneration for the placement of investment products is no longer allowed. All remuneration for new clients post 1st July 2013 must be fee based and agreed between you and the Adviser.

For those existing clients of GPS Wealth as at 30 June 2013, our Advisers may continue to receive ongoing commissions from some product providers on their investments, including any subsequent top-ups of these investments. Furthermore prior to 30 June 2013 GPS Wealth had established commercial arrangements with a number of product providers, where GPS Wealth receive a payment based on the total volume of funds invested or placed through the relevant product provider's administration platforms/services, for clients. These payments are usually paid by product providers on a quarterly basis and are not an additional cost to the client. For a list of product providers GPS Wealth currently has percentage fee arrangements with, please contact GPS Wealth Head Office.

2 Initial and On-going Commissions or Payments for Insurance

If you take up an insurance product as a result of our advice and recommendations, we can receive from the product provider commission payments calculated as follows:

- A single upfront commission for risk insurance financial products which can range between 0% and 132% depending on the product provider, and
- On-going commissions which may range between 0% and 32%.

For example, on an insurance premium of \$1,000 paying 100% initial commission and 10% on-going commission, the upfront commission would be \$1,000 and the on-going commission \$100 per year.

GPS Wealth may receive volume payments from insurance companies as well up to maximum of 12% of the first year's premium. For a list of insurance companies GPS Wealth currently has volume premium arrangements with, please contact GPS Wealth Head Office.

Referral Arrangements - should you be referred to your Adviser by a third party, such as an Accountant or Mortgage Broker, the third party may receive a fee or other benefit for the referral. This fee comes out of the fees received by GPS Wealth and your Adviser and does not represent an additional cost to you.

Other Relationships which might influence GPS Wealth in providing financial advice services

1. Alternative Remuneration - in accordance with industry requirements, and as outlined in the Financial Services Council / Financial Planning Association of Australia Industry Code of Practice on Alternative Forms of Remuneration in the wealth management industry, GPS Wealth and your Adviser each maintain an Alternative Remuneration register that contains information about any alternative forms of payments or benefits over a specified dollar amount that may be received, (e.g. tickets to events and conferences). If you wish to inspect the Alternative Remuneration register or ask any questions about this, please ask your Adviser.

- 2. Professional Development Conference Sponsorship** - GPS Wealth may receive conference sponsorships from various product providers. Fees associated with these sponsorships help GPS Wealth offset the organisational running costs of its conferences and serves as a valuable education and training tool for our Advisers.
- 3. Operating Expense Reimbursement** – GPS Wealth may receive benefits from platform operators and other product issuers but does not pass on these benefits, or any portion of them, to the Advisers who provide the financial product advice to clients. Instead GPS Wealth uses the benefit to pay for its operating expenses covering the development of technology, compliance and education requirements.

8. WHAT TYPE OF CREDIT ASSISTANCE SERVICES CAN GPS PROVIDE?

Under our Australian Credit License GPS Wealth is authorised to provide you with certain credit assistance services, other than as a credit provider. These services are provided in accordance with The National Consumer Credit Protection Act, 2009 ('NCCPA'). This Act generally regulates loans to individuals where the loan is provided, or intended to be provided, wholly or predominantly for personal, domestic or household purposes, or to purchase, renovate or improve residential property for investment purposes, or the refinancing of any such loans.

These credit assistance services can be accessed by talking with our accredited Employees or Authorised Credit Representative ('ACR'), together referred to as **Credit Representatives** or mortgage brokers. Each of our Credit Representatives works under one of the following three sub-license authorities:

- 1. Talk Credit and Refer** – these ACRs can provide general credit assistance but are not able to discuss particular housing loan products or particular credit product providers with you. These ACRs have satisfied all the background checks required by ASIC but have not completed formal broking qualifications. After speaking with one of these ACRs, if you require mortgage broking assistance they can formally refer you to one of the ACRs listed below. Talk Credit and Refer ACRs have formal referral arrangements with these ACRs under which they are eligible to receive a referral fee.
- 2. Limited Credit Assistance with Particular Product Providers** – these ACRs have satisfied all the ASIC background checks and completed at a minimum Certificate IV in Financial Services (Mortgage Broking). These ACRs can provide you with limited credit assistance in respect of a few specific credit providers.
- 3. Full Credit Assistance with Many Product Providers** – these ACRs have satisfied all the ASIC background checks and completed at a minimum Certificate IV in Financial Services (Mortgage Broking). These ACRs can provide you with full credit assistance in respect of a wide range of credit providers to which they have access through GPS Wealth's Mortgage Aggregator (Connective Mortgage Aggregator).

The details of which sub-license authorities your credit representative operates under, and which Credit Providers they are accredited with, will be outlined in their Authorised Credit Representative Certificate which will be provided prior to any assistance being given. GPS Wealth is a member of the Finance Brokers Association of Australia (**'FBAA'**).

GPS Wealth will be responsible to you for any credit assistance services (as outlined) that are provided under any of the three authorities by our Credit Representatives.

9. WHAT CREDIT PRODUCTS CAN GPS PROVIDE ASSISTANCE ON?

GPS Wealth Credit Representatives who have full mortgage broking authorities are accredited with many Credit Providers, of which the following are those we conduct the most business:

Key Credit Providers	
ProLoan	Auswide Bank
Westpac Bank	Commonwealth Bank
National Australia Bank	ANZ Bank
St George Bank	Suncorp

10. WHAT HAPPENS WHEN YOU GET GPS CREDIT ASSISTANCE?

The GPS Wealth client process for providing credit assistance services is conducted in accordance with the NCCPA and the conditions under our Australian Credit License.

- **Client Credit Assistance Meeting(s)** - during the introductory meeting we will outline our services, discuss your expectations and help to identify your needs in respect of home loan finance. At this stage if your Credit Representative charges a fee for their credit assistance services before that assistance can be provided a Credit Quote document with the estimated fee for service must be provided to you and accepted.
- **Client Needs Report** - the next step is collecting all the relevant personal and financial information together with your specific requirements for home loan finance and product features. You will be asked to sign this document as confirmation it correctly outlines your position and needs.
- **Written Preliminary Assessment** – before making a recommendation relating to a particular credit contract we are obliged to make a preliminary assessment as to the suitability of that contract. We must determine the contract is “not unsuitable” for you.

You should understand that a proposed credit product will be “unsuitable” for you, if:

- ☐ that credit contract does not meet your requirements or objectives;
 - ☐ it is likely that you will be unable to comply with your financial obligations under that credit contract; or
 - ☐ it is likely that you could only comply with your financial obligations under that credit contract with substantial hardship i.e. by selling your principal place of residence.
- **Credit Proposal Disclosure** - subject to a satisfactory Preliminary Assessment outcome we will provide you with the Credit Proposal Disclosure document which sets out the key home loan information being recommended, together with the final calculations in respect of fees to be paid by you, estimated commissions to be received by us, and estimates of the likely amount of credit that will be available to you after all your payments.

What information do you maintain in my file and can I examine my file? - we maintain a record of your personal profile that includes details of your objectives, financial situation and needs collected during the preparation of the Client Needs Report and our Written Preliminary Assessment. We will give you a written copy of the Preliminary Assessment if you request a copy of this from us during the period of 7 years from the date of the quotation for credit assistance. If you request a copy of the Preliminary Assessment within 2 years of the date of quotation we will provide it to you either before the end of 7 business days after the day we receive your request; otherwise, before the end of 21 business days after the day we receive your request.

11. WHAT WILL YOU PAY FOR GPS CREDIT ASSISTANCE?

The fee for providing our credit assistance services will depend upon the nature and complexity of the credit activities provided. This fee is outlined in the Credit Quote and is payable by you to the Credit Representative. Generally, you can expect to pay a once-off fee for service that ranges between \$0 and \$500, plus GST. If a ‘fee for credit assistance’ is to be charged your Credit Representative will invoice you for the final relevant fee when your Credit Proposal Disclosure document is prepared.

12. WHAT OTHER REMUNERATION MAY BE PAID TO GPS?

GPS Wealth and our Credit Representatives may receive some or all of the following types of remuneration in recommending home loan products, which will be outlined in your Credit Proposal Disclosure document.

Commission Remuneration - if after assessing your personal and financial circumstances we advise that there is a “not unsuitable” credit contract available to you, you will authorise us to assist you in the process of applying for such a credit contract. If that application is approved and ultimately loan monies are advanced to you we shall receive from the Credit Provider commission payments calculated as follows:

- ▣ A single upfront commission which can range between 0% and 0.60% of the total initial loan facility amount depending on the product provider. For example, for a loan of \$300,000 with an Credit Provider paying 0.60% initial commission, the upfront one-off commission would be \$1,800; and
- ▣ Monthly on-going trail commissions which can range between 0% and 0.40% per annum of the outstanding loan facility amount at the end of each month. For example, for a loan of \$300,000 with a Credit Provider paying 0.20% trail commission, the trail commission would be approximately \$600 per year.

Any commission we receive is paid by the Credit Provider and no payment is required from you.

Commission Clawback - in the event a loan facility for which we provided credit assistance is subsequently re-financed or terminated by you within 24 months of its settlement date, the Credit Provider may recover (clawback) from us up to 100% of our single upfront commission. In the event that this occurs you may be liable for the clawback amount. This will be outlined in our Credit Proposal Disclosure document conditions that you will be asked to consider and accept by signing the document.

How are Commission payments made? - GPS Wealth initially receives all remuneration from the Credit Provider once the credit service has been provided and/or once the credit contract application has been accepted by the Credit Provider and loan settled, i.e. monies have been advanced to you. If your Credit Representative is a GPS Wealth ACR then we will pass up to 100% of these amounts on to them.

Referral Fees and Other Fees - should you be referred to your Credit Representative by a third party (e.g. an Accountant, including those that are Refer Only representatives of GPS Wealth), the third party may receive a fee or other benefit for the referral. This fee comes out of the fees received by GPS and your Credit Representative and does not represent an additional cost to you. You will receive more detailed information concerning any referral fee or other benefit in your Credit Quote and/or Credit Proposal Disclosure document.

13. WHAT COMPENSATION ARRANGEMENTS DOES GPS WEALTH HAVE IN PLACE?

GPS Wealth confirms that it has arrangements in place to ensure it continues to maintain Professional Indemnity ('PI') insurance in accordance with its obligations as the holder of an AFSL and Australian Credit License. GPS Wealth PI insurance arrangements cover claims relating to the services and products it offers to retail clients and the conduct of current and former GPS Wealth Advisers and/or Credit Representatives, where GPS Wealth is responsible for their conduct at the time of the relevant conduct. These compensation arrangements meet the requirements specified by the Corporations Act, 2001.

14. HOW IS YOUR PERSONAL INFORMATION DEALT WITH?

Your privacy is important to us. In general, we collect and verify information about you (and where applicable, persons acting on your behalf) to manage our relationship with you, to ensure that we provide the products and services most appropriate to your needs and to make certain that we comply with our legal obligations.

The information required to be collected and verified by us depends on who you are and the nature of the service to be provided by us. If you fail to provide us with the required information, or if you provide us with incomplete, or inaccurate information we may not be able to provide you with the products or services you are seeking within the time periods contemplated.

Information acquired by us in the course of providing our services may be provided to external service providers, including our fund's custodian, auditors, taxation and legal advisers and information technology consultants. Otherwise your personal information will not be disclosed unless:

- the law requires us, e.g. Anti-Money Laundering and Counter-Terrorism Financing Act 2006; or
- you ask us to disclose it to a 3rd Party, e.g. your tax adviser.

If you think any of the details that we hold are wrong or out of date contact us and will correct the details. You can always access the personal information held about you by contacting us on (07) 5408 4100. For further information, please refer to our Privacy Statement on www.gpswealth.com.au/privacy-policy

15. WHAT SHOULD YOU DO IF YOU HAVE A COMPLAINT?

We are committed to providing quality advice to our clients. This commitment extends to providing accessible complaint resolution mechanisms for our clients. If you have a complaint about any of our Advice or Credit Assistance Services, you should take the following steps. For further information, please refer to our Complaints Policy on www.gpswealth.com.au/complaints

Contact your GPS Wealth Representative:

In the first instance please contact the GPS representative who provided you with the particular service and tell them about your complaint and they will try to resolve your complaint quickly and fairly.

Internal Dispute Resolution:

If you have raised your concern with a GPS Wealth representative and the matter has not been resolved to your satisfaction, our Dispute Resolution Department can assist. There are four ways you can lodge your complaint:

By telephone:	Call 07 5408 4100, between 8.30am - 5.00pm Monday to Friday (AEST).
In writing (bymail):	Mail your written complaint to: Complaints Manager GPS Wealth Ltd PO Box 946 Noosa Heads, Queensland 4567
In writing (by fax):	07 5474 8831
By email:	complaints@gpswealth.com.au

Once you have contacted GPS Wealth we will begin the process of investigating and resolving your complaint. We will try to resolve your complaint quickly and fairly. We will endeavour to resolve your complaint within 5 business days however some complaints do take more time than others. If we anticipate that your complaint will take longer than 21 days to resolve, we will contact you within this time to provide you with an update on our progress. Should it take longer than 45 days, we will contact you in writing to provide an explanation of the reason for the delay.

External Dispute Resolution

If you do not feel your complaint has been resolved in a satisfactory manner, or if you have not received a response after 45 days, you can contact the following organisations who offer an independent alternative dispute resolution service to customers who have been through GPS Wealth's internal complaint process.

1. Financial Product Advice Services

If your complaint is in regards to a financial planning or advice matter you can contact the Financial Ombudsman Service Ltd ('FOS'). How to contact FOS -

By telephone:	1300 78 08 08 between 9am - 5pm AEST.
In writing (by mail):	GPO Box 3, Melbourne VIC 3001
In writing (by fax):	03 9613 6399
By email:	info@fos.org.au
By Online	www.fos.org.au (click on Online Dispute)
Website	www.fos.org.au

2. Credit Assistance Services

If your complaint is in regards to a credit assistance matter you can contact the Credit and Investments Ombudsman Ltd service Limited ('CIO'). How to contact CIO-

By telephone:	1800 138 422 between 9am - 5pm AEST
In writing (bymail):	PO Box A252 South Sydney NSW 1235
In writing (by fax):	02 9273 8440
By email:	info@cio.org.au
By Online:	www.cio.org.au (click on complaints)
Website	www.cio.org.au

ASIC also has a free call Info line on 1300 300 630 which you may use to make a complaint or obtain information about your rights.

3. Superannuation Complaints Tribunal

If your complaint is in regards to a superannuation matter you should contact the Superannuation Complaints Tribunal ('SCT'). How to contact SCT-

By telephone:	1300 884 114
In writing (by mail):	Locked Bag 3060, Melbourne VIC 3001
In writing (by fax):	03 8635 5588
By email:	info@sct.gov.au
Website:	www.sct.gov.au

16.HOW TO CONTACT GPS WEALTH?

Please contact your Adviser or Credit Representative in the first instance if you have any questions about this Guide or the advice or credit assistance services we provide. This Guide should be retained by you in a safe place for future reference. Alternatively you can contact GPS Wealth directly at:

Address:	GPS Wealth Ltd 26 Hastings Street (PO Box 946) Noosa Heads QLD 4567
Phone: (07) 5408 4100	Fax: (07) 54748831
Email info@gpswealth.com.au	