



# QiWealth

## Financial Services Guide

**Qi Financial Pty Ltd**

ABN: 11 124 979 666

Australian Financial Services Licence No: 313217

Level 7, 32 Martin Place, Sydney NSW 2000

Telephone: (02) 8247 2700

This Financial Services Guide is dated July 2025

### How you can contact us and provide us with instructions

**You can give us instructions by telephone, video conference, mail, email or another method as may be mutually agreed between us.**

You can contact us at the details below.

**Email:** [admin@qiwealth.com.au](mailto:admin@qiwealth.com.au)

**Phone:** 02 8247 2700

**Post:** GPO Box 4556, Sydney NSW 2001

**Website:** <https://www.qiwealth.com.au>

## Lack of Independence

*Qi Financial may pay a fee or commission to a third party where you have been referred to us by someone else. Qi Financial may also receive commissions from life insurance product issuers. For these reasons, Qi Financial does not refer to itself or its advice as independent, impartial or unbiased.*

## Purpose of this Financial Services Guide

The purpose of this Financial Services Guide (“FSG”) is to help you decide whether to use the financial services that we offer.

You should read this FSG carefully before using our services. It sets out information about:

- Who we are and how you can contact us
- The services we offer
- The disclosure documents you will receive
- The cost of our services
- Our association with product issuers
- Our service commitment to you
- Your avenues for queries or complaints
- Our compensation arrangements
- How we handle your personal information

## Who is Responsible for the Financial Services Provided?

Qi Financial holds an Australian Financial Services Licence (Number: 313217) and is responsible for the financial services provided to you.

Qi Financial is authorised to advise on and arrange for you to acquire the following financial products:

- Basic deposit products;
- Derivatives;
- Debentures, stocks and bonds issued by a government;
- Life insurance and other risk insurances;
- Managed investment schemes, including investor directed portfolio services;
- Managed discretionary account services;
- Retirement savings account products;
- Securities;
- Standard margin lending facilities; and
- Superannuation.

## Documents you will receive from us

### Statement of Advice and Record of Advice:

The process of financial planning involves translating your personal financial affairs and goals into a written plan called a Statement of Advice. We will provide you with a Statement of Advice when we provide you with personal financial advice. A Statement of Advice is designed to help you determine whether and how you can meet your financial needs and goals through the proper management of your financial resources. The Statement of Advice includes information about:

- our specific advice;
- the basis of the specific advice;
- any remuneration, commissions and other benefits that we may receive;
- any conflicts of interest, associations or relationships that may influence the advice we provide you; and
- any other relevant information.

Your Adviser will provide you with a Statement of Advice before proceeding to act on your instructions. If you receive advice in a time critical situation, the Statement of Advice will be provided to you within five (5) days of the advice. The Statement of Advice will explain the significant risks associated with the strategies and financial products we recommend to you. If you do not fully understand the risks, you should ask us to explain those risks further.

If we provide further advice to you after we have issued the initial Statement of Advice, and your circumstances have not changed significantly, we will provide you with a Record of Advice.

We will retain all Statements of Advice and Records of Advice for at least seven (7) years from the date provided to you. You may request a copy of the Statement of Advice or Record of Advice at any time within that period. This request may be verbal or in writing.

Other documents you may receive:

When we recommend a particular financial product, we will give you a Product Disclosure Statement (“PDS”) prepared by the product issuer. A PDS contains information prescribed by law to enable you to make an informed decision before acquiring a financial product.

The PDS includes details of the key features, benefits and risks of the product being recommended and product fees, including commissions that may apply.

### Information You Need to Provide us to Receive Personal Advice

You need to provide us with details about yourself, your family, your goals and your current financial situation. We also need details about your health, your current investments, risk protection and your attitude to investing, including the level of financial risk you are comfortable with. This information helps us offer you the most appropriate advice possible. You have the right not to provide this information. However, if you do not, we are required to warn you that the advice you receive may not be appropriate to your individual needs, lifestyle objectives and financial goals.

### How Are Our Fees and Other Charges Calculated?

We will charge you a fee for any personal advice provided. These will be detailed in our engagement documents prior to the delivery of services. Our fees may be based on:

- the time we spend developing your Statement of Advice;
- the value of your investments; and
- the product issuer.

We will issue a tax invoice for the agreed amount.

Please see below a summary of indicative fees:

**Fees**

Fees for Advice	Applicable Fee
Initial Fee – Full Advice Plan (Statement of Advice)	A fixed fee of \$6,350 (excluding GST) to \$30,000 (excluding GST)
Initial Fee – Scaled Advice (Statement of Advice)	\$3,000 (excluding GST)
Initial Fee – Strategy Paper	\$1,500 (excluding GST)

Fees for Ongoing Services	Applicable Fee
<p>Ongoing Service Fee</p> <p><i>Note: Does not apply to the provision of Scaled Advice nor Strategy Papers</i></p>	<p>\$200 (excluding GST) per month debited from the bank account you have provided to us.</p> <p><i>Note: This amount may increase each financial year.</i></p>
<p>Ongoing Fees on Investments</p> <p><i>Note: Does not apply to the provision of Scaled Advice nor Strategy Papers</i></p>	<p>A percentage of up to 1.0% of your investment amount. This fee will be debited from your investment once your consent to do so is obtained.</p>
Other Fees	Fee Description
<p>Additional Services</p>	<p>Additional fees to those outlined above may apply depending on the services provided to you. Additional fees will be advised to you prior to any additional work being undertaken by us.</p>
<p>Other Fees – Platform fees, commissions, other benefits</p>	<p>When you receive personal advice, your adviser will tell you about any platform payments, fees, commission and any other benefits associated with any investments in actual dollar amounts (where possible) in the Statement of Advice.</p>

## Commissions

Qi Financial and its advisers may receive initial or ongoing commissions from insurance product issuers based on the cost of your insurance policy including:

- **Initial commission** – 1.0% to 60.0% (plus GST) of the first year’s premium, capped at 60%; and
- **Ongoing commission** - 5.0% to 20.0% (plus GST) of each subsequent year’s premium, capped at 20%.

These amounts are paid to Qi Financial by the insurance product issuers and are included in what you pay for the insurance product.

Qi Financial receives 100% of all fees and commission.

## Benefits

From time to time, fund managers and life companies may also provide alternative forms of remuneration such as professional development training or business tools such as financial planning software. All known non-monetary benefits received in relation to a financial product recommendation will be disclosed in our Statement of Advice.

We also maintain a register detailing any benefit we receive which is valued between \$100 and \$300 and other benefits that relate to information technology, software or support provided by a product issuer, or that relate to education or training purposes. A copy of the register is available on request. Qi Financial and its advisers do not accept benefits above \$300.

## Will Anyone Be Paid for Referring Me To You?

Where you have been referred to us by someone else, we may pay them a fee or commission in relation to that referral, where permitted by law. We will advise you in the Statement of Advice where someone will receive a referral fee or commission and the amount they will receive.

## Associations Or Relationships Which Could Influence Our Advice

We can arrange the issue of financial products from an extensive range of approved product issuers. Your adviser will generally only recommend that you acquire Qi Financial's approved products, however we can recommend other products to you where it suits your objectives, financial situation and needs.

From time to time, Qi Financial may have interests, relationships or arrangements that are material in relation to the financial product advice we provide you. These relationships may give rise to an actual or potential conflict of interest. We will clearly disclose any relationships which may be deemed to influence our advice to you including any payments that are or could be made in connection with that relationship.

## Your Information and Rights To Privacy

We understand the importance of protecting your rights to privacy. In handling your personal information, we are subject to the *Privacy Act 1988* (Cth) and we comply with the Australian Privacy Principles. The information you provide to us will primarily be used for providing our services to you and for complying with certain laws and regulations.

We are required by law to collect personal information about you for the purpose of providing advice. We will maintain a record of your personal profile including details of your objectives, financial situation and needs. We also maintain records of any recommendations made to you.

In the event we consider it necessary to use or disclose information about you for purposes other than those detailed above, we will seek your consent. A copy of our Privacy Statement is available on our website.

Should you have a privacy complaint, please contact us to discuss your concerns. You are also entitled to contact the Office of the Privacy Commissioner who may investigate complaints you may make.

## What Should You Do If You Have a Complaint?

There are avenues open to you if a dispute or complaint arises; however, we hope that you will raise any query or complaint with us and that it can be resolved to your satisfaction.

If you have a complaint about the service provided to you, you should take the following steps:

1. Contact your adviser about your complaint.
2. If your complaint is not satisfactorily resolved within five (5) days, please contact our Complaints Officer on (02) 8247 2700 or put your complaint in writing and send it to:

Qi Financial Pty Ltd  
Level 7, 32 Martin Place  
Sydney NSW 2000

We endeavour to resolve all complaints quickly and fairly and will provide a full written response within thirty (30) days of receipt of your complaint, unless the matter is complex or circumstances beyond our control delay the management of your complaint. If this occurs, we will notify you of the reason for the delay and provide you with the option to escalate the matter to the Australian Financial Complaints Authority ("AFCA").

3. If your complaint is not resolved to your satisfaction, you have the right to refer the matter to AFCA. AFCA can be contacted on:

Phone: 1800 931 678

Post: Australian Financial Complaints Authority Limited  
GPO Box 3  
Melbourne VIC 3001

Email: [info@afca.org.au](mailto:info@afca.org.au)

Website: [www.afca.org.au](http://www.afca.org.au)

Qi Financial's AFCA member number is 12578.

### Our Compensation Arrangements

We hold a Professional Indemnity Insurance Policy which satisfies the requirements for compensation arrangements under section 912B of the *Corporations Act 2001* (Cth). Subject to its terms and conditions, the Policy provides cover for civil liability resulting from third party claims concerning the professional services provided by Qi Financial and its employees and representatives. The Policy continues to provide coverage where the employee or representative has subsequently left our employment for services performed while engaged by Qi Financial.