



Via Financial Group

# Financial Services Guide

Version 8.3  
12 March 2024



## CONTACT DETAILS

### **VIA Financial Group Pty Ltd**

ABN : 50 108 133 348

#### **Avalon**

Shop 2, 15 Old Barrenjoey Road  
Avalon NSW 2107

#### **Bangalow**

3/37-39 Byron Street  
Bangalow NSW 2479

#### **Norwest**

Suite 13, Level 2  
25 Solent Circuit  
Norwest NSW 2153

#### **Robina**

Suite 202, Level 2  
Eastside Building  
6 Waterfront Place  
Robina QLD 4226

**W** [www.viafg.com.au](http://www.viafg.com.au)

**P** 1300 402 833

**E** [admin@viafg.com.au](mailto:admin@viafg.com.au)

### **AFSL - VIAFGA Pty Ltd**

AFSL number: 508751

ABN: 82 616 173 678

#### **Bangalow**

3/37-39 Byron Street  
Bangalow NSW 2479

**P** 1300 402 833

**E** [responsiblemanager@viafg.com.au](mailto:responsiblemanager@viafg.com.au)

# Purpose and content of this FSG

1. To assist you to determine whether to use any of the services described herein;
2. This FSG includes details of how we and our associations are remunerated for our services;
3. This FSG contains details about how complaints against us will be handled.

As part of our delivery of services to you we may prepare a Statement of Advice (or a Record of Advice) and possibly provide you with one or more Product Disclosure Statements prepared by one or more product issuers. Where we prepare a Statement of Advice we will always provide you with a copy. Where a record of advice is prepared (eg. as part of a service arrangement with you) we will keep a copy in our files and you are free to request (at no cost) a copy up to 7 years after the date of that record's creation.

## Our authorised services and the kinds of financial products they relate to

We are permitted to advise on and deal in the following classes of financial products:

We are authorised to provide financial advice in relation to:

- Wealth Accumulation
- Income & Asset Protection
- Tax Strategies
- Superannuation
- Retirement & Redundancy Planning
- Estate Planning
- Government Benefits
- Debt Management

and to provide financial advice and deal in the following financial products:

- Basic Deposit Products
- Non-basic Deposit Products
- Non-cash Payment Facilities
- Life Products – Investment Life Insurance
- Life Products – Life Risk Insurance
- Superannuation
- Retirement Savings Accounts
- Managed Investment Schemes, including Investor Directed Portfolio Services (IDPS)
- Government Debentures, Stocks or Bonds
- Securities
- Standard Margin Lending Facilities

Where we are unauthorised to provide you with a financial service or financial product that you are interested in, we will advise you of this and refer you to an alternative source of advice.

## Who we act for when providing our authorised services

We act for you as our client and not for any product issuer or financial institution.

### **Lack of Independence**

Based on the restrictions set out in *s.923A of the Corporations Act* we are not permitted to use the terms “Independent”, “unbiased”, “impartial” to describe our advisory work. Being paid by way of commission to offset the cost of giving our clients life insurance advice is the reason for this.

# About us

Via Financial Group Pty Ltd is a Corporate Authorised Representative of VIAFGA Pty Ltd, AFSL number: 508751.

The Financial Services we offer are provided by Via Financial Group Authorised Representative No. 272638.

The following financial advisers are authorised to provide the financial services referred to in the “Our authorised services and the kinds of financial products they relate to” section of this FSG to you, on behalf of Via Financial Group Pty Ltd:

## Financial Advisers

**Daniel Burden** | Authorised Representative No. 272636

**Peter Kirby** | Authorised Representative No. 278000

**Matthew Read** | Authorised representative No. 243477

**Sam Haydon** | Authorised Representative No. 341145

**Robert Wilson** | Authorised Representative No. 449860

**Benjamin Davis** | Authorised representative No. 1240734

**Nicholas Rosser** | Authorised representative No. 344702

**Elle Wallis** | Authorised representative No. 1267870

**David Nelson** | Authorised representative No. 1269921

**Dylan Macallister** | Authorised representative No. 1273294

**Samuel Camman** | Authorised representative No. 1259211

**Andrew Krelle** | Authorised representative No. 1009374

**Stephanie Spencer** | Authorised representative No. 1303217

## Provisional Financial Advisers

In accordance with *s.10(5) of the Corporations (Work and Training Professional Year Standard) Determination 2018*, the persons listed below are undertaking supervised work and training. The licensee, VIAFGA Pty Ltd, formally informs clients that services provided by such a person is supervised and the relative supervisor is documented below:

**CURRENTLY NO PROVISIONAL FINANCIAL ADVISERS UNDER SUPERVISION.**

# Remuneration for those authorised services

You can pay for the services you receive on a fee for advice basis. This allows you to know that you are paying for our advice irrespective of any product you use, clarifies the services you are entitled to, and ensures all recommendations are driven by your needs.

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<b>Initial consultation</b>	At our expense
<b>Statement of Advice Preparation &amp; Implementation</b>	The fee for preparation and / or implementation of a Statement of Advice will typically depend on the level of complexity and the advice provided. The fee will be agreed with you prior to preparation of the Statement of Advice.
<b>Ongoing fee for advice</b>	If you elect to pay a fee for the ongoing review of your financial planning strategy, the ongoing fee is based on the complexity of ongoing advice and the services provided. Ongoing fee arrangements will be agreed with you in writing in advance.
<b>Ad hoc advice</b>	Any adhoc advice will be done on a scope and quote basis.  Where you do not wish to participate in an ongoing service fee arrangement but require ongoing advice on an ad hoc basis, an hourly fee of \$385 may apply.
<b>Insurance products</b>	The relevant insurer will pay initial commission between 0% and 66% (inclusive of GST) and ongoing commission between 0% and 30% (inclusive of GST) of the annual premium for as long as you hold the product.  Commissions are paid to us by the product provider and are not an additional cost to you.

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## Referral arrangements

If you have been referred to us or we refer you to someone else, we may have arrangements in place to pay or receive a referral fee, commission, or other benefit. Details of any arrangement will be provided in our advice to you.

### Current Arrangement in Place

We and/or our associated entities have entered into referral arrangements with other service providers under a Joint Venture (for profit) arrangement. We will only refer you to those providers if we believe it to be in your best interests. If you have any concerns about these arrangements, please ask.

## Associations with issuers of financial products

We do not have any current Associations with issuers of financial products.

## Special Instructions you can provide to us

If you want to make changes to your financial plan or provide other instructions, please contact us.

Generally, you will need to give us instructions in writing (eg. email or letter) or another method agreed with us.

# Your confidence in our advice

We treat any complaint we receive seriously. If you are dissatisfied with your experience as our client, we ask that you communicate with your financial adviser (eg. by phone, email or in person) so we can try to resolve the issue for you. We'll do our best to help figure out the background of the matter with you.

## Our complaints procedure

If your adviser has not satisfactorily resolved your complaint, please contact Daniel Burden on:

**P** 1300 402 833  
**E** [responsiblemanager@viafg.com.au](mailto:responsiblemanager@viafg.com.au)

**In writing to:**  
Advice Dispute Resolution  
Attn: Daniel Burden  
VIAFGA Pty Ltd  
3/37-39 Byron Street  
BANGALOW NSW 2479

We have adopted best practice complaints handling processes to ensure:

- Acknowledgement of your concerns within 24 hours of receipt.
- Speedy assessment and investigation.
- Timely provision of a response (known as an IDR Response) not more than 30 days after we receive your complaint.

## Disputes handling

If we cannot resolve the issue to your satisfaction within 30 days, we will refer you to the free industry complaints handling body known as **Australian Financial Complaints Authority** (AFCA). We are a financial member of the AFCA, the Government approved External Disputes Resolution scheme. Please find the contact information of the AFCA below:

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

**Phone:** 1800 931 678 (free call)

**In writing to:**

Australian Financial Complaints Authority  
GPO Box 3, Melbourne VIC 3001

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

# Compensation arrangements

We believe we have put in place compensation arrangements (via maintenance of professional indemnity insurance and adequate financial provision for any policy excess) that are adequate having regard to the size, nature and complexity of our business.

We believe that these arrangements are sufficient for the purpose of meeting our compliance obligations under section 912B of the Corporations Act.

**viafg.com.au**

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The Financial Services we offer are provided by  
Via Financial Group Pty Ltd, Authorised Representative No. 272638.