



# Financial Services Guide

A guide to our relationship  
with you and others

## Overview

This document has been prepared to provide you with detailed information regarding Entello' services and what information you are entitled to receive by law. This guide contains important information about:

- The services we offer you;
- How we and our associates are paid;
- Any potential conflict of interest we may have; and
- Our internal and external dispute resolution procedures and how you can access them.

Entello provides independent financial planning advice on a fee for service basis. We believe this provides a fairer, more objective service for you. Please read through this Financial Services Guide carefully and if you have any questions, please do not hesitate to contact our office.

## Authorised Representatives

- **Brian Costello**
- Authorised Representative No. 246575
- **Pedram Firooztash**
- Authorised Representative No. 277337

**Entello Pty Ltd** is an Authorised Representative (No. 230455) of Briamark Ltd; Australian Financial Services Licensee No. 227096

## Who is my Adviser?

For details about your Entello Financial Adviser please ask for an "About Your Adviser" profile.

## Contact Details

You can contact Entello on the details provided below:

Office  
Address: Entello Pty Ltd  
Level 1, 82 Buckland Road  
Nundah Queensland 4012

Postal  
Address: Entello Pty Ltd  
PO Box 702  
Virginia QLD 4014

Telephone: (07) 3256 7555  
Facsimile: (07) 3260 7199  
Email: [admin@entello.com.au](mailto:admin@entello.com.au)  
Website: [www.entello.com.au](http://www.entello.com.au)

## Statement of Advice

When we give you financial advice - a *Statement of Advice* - we take into account your current financial situation and future needs.

In the Statement of Advice we will tell you about:

- Our fees and commissions; and
- Any associations we have with Financial Product Issuers or other parties which may have influenced the advice we give you.

If we recommend a particular Financial Product to you we will give you information about the particular Financial Product—a *Product Disclosure Statement*—to help you make an informed decision about the Financial Product.

## Who is responsible for the financial services provided?

Entello is responsible for the financial services provided including the distribution of this Financial Services Guide (FSG). Entello (ABN 79 088 113 599) is an Authorised Representative (No. 230455) of Briamark Ltd, Australian Financial Services Licensee (No. 227096).

**What relationships or associations does Entello have with a Financial Product issuer?**

Entello has relationships with the following providers:

- ANZ Margin Lending;
- BT Margin Lending;
- CommSec Margin Lending;
- Leveraged Equities Limited Margin Lending;
- Macquarie Margin Lending;
- National Australia Bank Limited Margin Lending;
- St George Margin Lending;
- Suncorp Margin Lending;
- Commonwealth Bank of Australia;
- Colonial Geared Investments, and
- Man Financial.

Entello receives a commission from these institutions. Further details of commission payments can be obtained by contacting our office.

**What kinds of financial services are you authorised to provide me and what kinds of Financial Product/s do those services relate to?**

Entello Financial Advisers are authorised by Briamark Ltd to provide investment advice in;

- Deposit and Payment Products;
- Derivatives;
- Government Debentures, Stocks or Bonds;
- Interests in Managed Investment Schemes;
- Retirement Savings Account Products;
- Securities; and
- Superannuation.

**What information should I provide to receive personalised advice?**

You need to provide us with a list of your personal objectives, details of your current financial situation and any relevant information, so that we can offer you the most appropriate advice possible.

You have the right not to tell us, if you do not wish to. However, if you do not, the advice you receive may not be appropriate to your needs, objectives and financial situation.

You should read the warnings contained in the *Statement of Advice* carefully before making any decision relating to financial product/s.

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

We 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.

We are committed to implementing and promoting a privacy policy, which will ensure the privacy and security of your personal information. If you wish to examine your file please ask us.

Should there be a request from another entity regarding your file(s), we will need your permission in writing prior to disclosure. Please note this process may incur an administration fee.

### **How can I give you instructions about my Financial Product/s?**

You may tell us how you would like to give us instructions. For example by telephone, fax or other means such as e-mail. If we provide you with execution related telephone advice, you may request a record of the execution related telephone advice, at that time or up to 90 days after providing the advice.

### **How will I pay for the services provided?**

You may pay us a fee. Alternatively, we may receive a payment called brokerage, which is paid to us by the Financial Product issuer/s.

We will give you a *Statement of Advice* containing details of our fees and any payments made to us by a Financial Product issuer/s.

### **How are any commissions, fees or other benefits calculated for providing the financial services?**

Generally Entello will charge a set fee for services provided and all potential fees will be disclosed upfront. Our current fees are outlined in the relevant pricing schedule. If you wish to obtain a copy of a particular pricing schedule, please contact the office and we will be more than happy to send you one.

If you receive personal advice from us, we will tell you about any commissions, fees and any other benefits, where possible in actual dollar amounts, in the *Statement of Advice*.

- We may charge you a fee, depending on the time we spend developing your plan; and
- We may invoice you for a fee when you receive our written recommendations.

### **What are the minimum costs to speak to an adviser?**

Should you opt not to receive a *Statement of Advice* after your initial consultation, our discussions and guidance will be of a general nature only, and will not bring into consideration your specific personal circumstances. The costs associated with such a consultation will only include the \$275 per hour charge.

Please note that any changes in a client's personal circumstances which may result in an adjustment to work currently in progress by Entello may incur additional fees.

### **Will anyone be paid for referring me to you?**

No, Entello does not pay commissions or fees to third parties for client referrals.

### **What should I do if I have a complaint?**

1. Contact us and tell us about your complaint.
2. If your complaint is not satisfactorily resolved within 20 days, please contact the Managing Director of Entello on (07) 3256 7555 or put your complaint in writing and send it to the Managing Director at Entello' address, noted at the beginning of this FSG. We will try and resolve your complaint quickly and fairly.
3. If the complaint can't be resolved to your satisfaction you have the right to refer the matter to the Financial Industry Complaints Service Limited (FICS) for independent resolution.

FICS can be contacted directly on 1300 780 808.

***If you have any further questions about the financial services Entello provides, please contact our office on (07) 3256 7555.***

***Please retain this document for your reference and any future dealings with Entello.***