LEGAL

Financial Services Guide

Who we are, what we are licensed to do, what our advice costs, how anyone involved in your account is paid, and what to do if you are unhappy. The law says you should have this before you take our advice. It is worth reading before you decide whether to.

VERSION	LAST UPDATED	SECTIONS
2.0	9 October 2026	16

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Why you are reading this.

A Financial Services Guide is the document the law says we must give you before we advise you. Its job is to let you judge the firm before you judge the advice.

This guide is required disclosure under section 942B of the Corporations Act 2001 and is prepared in accordance with ASIC Information Sheet 291. Any firm giving personal financial advice to retail clients must provide one before that advice begins. A **retail client** is, broadly, anyone who is not a wholesale or professional investor under the Act. If you are unsure which you are, ask us and we will tell you in writing.

Personal advice means advice that takes your own objectives, financial situation or needs into account. That is what we do for clients. Everything published on the rest of this website is general information, written for a wide reader, and it is not personal advice. Reading a page is not the same as being advised.

This guide sets out who Towemer Wealth is, what we are licensed to do, who you will actually deal with, what our advice costs, how anybody involved in your account is paid, and what to do if you are not happy. Keep it. If we change it, the version number and the date at the top of this page change with it, and the current version is always the one published here.

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How we are paid, and what that lets us say.

Under section 923A of the Corporations Act only a firm meeting a strict set of conditions may describe itself as independent, impartial or unbiased. Towemer Wealth meets them.

We say so deliberately, because in Australia those three words are restricted terms. A firm may use them only if all of the following are true.

- It receives no commission from a product issuer, except where any commission is rebated to the client in full.
- It receives no payment calculated on the volume of business it places with any issuer.
- It receives no other gift or benefit from a product issuer that could reasonably be expected to influence the advice it gives.
- It operates without conflicts of interest, and without influence from any product issuer, in providing financial services.

Each of those is true here. **You pay us, for the work we do for you, and that is the only money we receive in connection with your account.** That holds alike for a cash account or a term deposit placed with a bank, a managed fund, a bond and an initial public offering: no bank, fund manager, bond issuer, lead manager or underwriter pays us for placing your money with them. We take no commissions, no volume rebates and no benefits from product providers.

AFSL 487918 is held by Towemer Pty Ltd in its own name, which anyone can confirm on the ASIC register. There is no parent licensee, no dealer group above us and no in house product range for anybody here to favour. What we put in front of you is what we would hold ourselves.

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Who we are.

Towemer Wealth is the trading name of Towemer Pty Ltd, which holds the licence the advice is given under. There is no separate entity behind it.

Towemer Pty Ltd is an Australian private company holding Australian Financial Services Licence 487918 in its own name, issued on 29 August 2016 by the Australian Securities and Investments Commission. We are responsible for the advice we give and for the conduct of anyone who gives it on our behalf. Everything below can be checked against the public register without asking us for anything.

LICENSEE

Towemer Pty Ltd

TRADING AS

Towemer Wealth

ABN

91 001 604 799

ACN

001 604 799

AFSL

487918, held since 29 August 2016

LICENCE STATUS

Current on the ASIC register

COMPANY REGISTERED

1 November 1999

REGISTERED FOR GST

Yes, since 1 July 2016

REGULATOR

Australian Securities and Investments Commission

OFFICE

Level 9, 350 Kent Street, Sydney, NSW 2000

REGISTERED OFFICE

Level 9, 350 Kent Street, Sydney, NSW 2000

EMAIL

info@towemer.com

TELEPHONE

+61 2 8105 5227

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What we are licensed to do.

An Australian Financial Services Licence is not a single permission. It is a list, and the list is public.

An **Australian Financial Services Licence**, or AFSL, is the authority a firm needs before it can advise on or deal in financial products in Australia. Each licence

carries its own authorisations: which products, which services, and whether the firm may act for retail clients, wholesale clients or both. Two firms with a licence each can be permitted to do quite different things.

Under AFSL 487918 we are authorised to provide both general and personal financial product advice to retail clients, and to deal in financial products on your behalf, in relation to the following.

- **Deposit and payment products.** Basic and non basic deposit products. This is what lets us advise on and arrange high interest cash accounts and term deposits with a bank.
- **Government debt securities.** Debentures, stocks and bonds issued by Australian Commonwealth, State and Territory governments.
- **Securities.** Including bonds and notes issued by companies and banks, in Australia and abroad, listed shares, exchange traded funds, and shares in initial public offerings.
- **Managed investment schemes.** Including managed funds quoted on the ASX, and investor directed portfolio services.
- **Superannuation.** Including self managed superannuation funds.
- **Retirement savings account products.** Where relevant to your retirement planning.
- **Life insurance.** Both investment life insurance and life risk insurance products.

Where you ask for advice on a product class outside that list, we will tell you, and refer you to an adviser authorised to give it. The authorisations attached to our licence are recorded on ASIC's professional registers, which anyone can search without an account, at connectonline.asic.gov.au.

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Who you deal with.

One named adviser, holding the whole position rather than one line of it.

Advice is given to you by an individual, not by a firm, and you should know which individual. You are given a named adviser when your account is opened, and that is the person who prepares your advice, signs it, and answers for it.

Advice at Towemer Wealth is led by **Raymond Lau**, Director of Towemer Pty Ltd, at info@towemer.com. Your adviser is supported by a team at the firm's Sydney office, and when your adviser is away, another adviser at the firm looks after your account. If your adviser changes, you are told in writing before it takes effect, and the reason is given.

Your adviser gives advice on behalf of Towemer Pty Ltd. We are responsible for that advice. If an adviser gives you advice outside what our licence permits, or outside what we have authorised them to advise on, we are not responsible for it, which is exactly why the scope is written down before anything begins.

Individual advisers are recorded on the Financial Advisers Register, published through ASIC's Moneysmart service, where you can check the record of anybody advising you.

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The documents you receive.

Advice you cannot read later is not advice you can hold anyone to. Everything material arrives in writing.

Depending on what you ask us to do, you receive some or all of the following. Each one has a job, and none of them is a formality.

- **This Financial Services Guide.** Before advice begins. Who we are and what we charge.

- **A Statement of Advice.** Usually shortened to SoA. The first time we give you personal advice, this document sets out the advice, the reasons for it, what it will cost, and any interest or association of ours that could reasonably influence it. It is yours to keep and to check us against.
- **A Record of Advice.** Usually shortened to RoA. Where later advice follows on from advice you have already had, and your circumstances have not materially changed, the law allows a shorter record instead of a full Statement of Advice. You may ask us for a copy of any Record of Advice at any time within seven years, at no charge.
- **The bank's terms.** For a cash account or a term deposit, the bank's own terms and conditions, and its Product Disclosure Statement where it issues one. They set the rate, any bonus conditions, the notice needed to break a term and what happens at maturity. The bank is the issuer of the deposit and holds it. We are not, and we do not.
- **A Product Disclosure Statement.** Usually shortened to PDS. Issued by whoever issues the product, not by us. For a managed fund it sets out what the fund invests in, its fees, its risks and the rights you acquire by holding units. Where a product has no PDS, which is the case for some wholesale and institutional products and for many bonds, we provide the issuer's equivalent materials, such as a term sheet or an offering document.
- **A Target Market Determination.** Usually shortened to TMD. Issued by the product issuer, for a managed fund and for any other product that must have one. It describes the class of consumer the product was designed for, so you can see whether that description sounds like you.
- **Written confirmation of every placement.** Before anything is placed, the product, the amount, the rate or the price, and the settlement date are confirmed with you in writing, and a reply from you saying “I confirm” is enough. For a bond, you also receive a contract note.
- **A bond purchase agreement.** When you buy a bond from the firm's list, the agreement that sets out the bond, the amount and the terms of the purchase.

- **Annual fee disclosure and consent.** Where you have an ongoing fee arrangement, the Delivering Better Financial Outcomes Act 2024 requires your written consent each year. The renewal documents reach you before each anniversary of the engagement.

You are entitled to a copy of any of these on request, at any time during our engagement, at no charge. If you would like one in a different format, or read to you over the telephone, ask and we will arrange it.

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What we place for you.

Towemer Wealth is a full service private wealth practice in Sydney. We place our clients' money across high interest cash accounts, term deposits, corporate and government bonds and managed funds, and into a listing when one is open, all in one account, with one adviser who arranges every application and confirms every placement in writing.

High interest cash accounts

A bank account that pays interest at a variable rate and lets you withdraw on any day. The bank sets the rate and can change it at any time. Many pay a higher bonus rate only in a month when conditions such as a minimum deposit are met, and some only up to a balance cap. The account is opened with the bank in your name, on the bank's terms, and the bank holds the money. Towemer Wealth does not.

Term deposits

Money placed with a bank for a fixed term, at a rate fixed on the day it is opened. Interest is paid at maturity or at the intervals the bank offers. If you need the money before the maturity date, most banks require notice, often 31 days, and pay a reduced rate. At maturity your deposit is paid out unless you have asked your adviser to roll it into a new term, and your adviser contacts you before every maturity. Like a cash account, a term deposit is opened with the bank in your name, and the bank holds it.

The Government guarantee on deposits

Cash accounts and term deposits with an authorised deposit taking institution (ADI), meaning a bank, building society or credit union incorporated in Australia and licensed by the Australian Prudential Regulation Authority, are covered by the Financial Claims Scheme up to $250,000 per account holder, per authorised deposit taking institution. The limit applies to everything you hold with one ADI, across all its accounts and any brands it trades under. It does not cover a deposit with the Australian branch of a foreign bank, and it does not cover bonds, including bonds issued by a bank, managed funds or shares. Where you place more than the limit, your adviser can spread the amount across ADIs so that each part is covered.

Bonds

A bond is a loan to a government or a company on written terms. It pays a coupon, which is interest fixed when the bond was issued, on set dates, and repays its face value on a maturity date. The firm's bonds come from its own list. Some are issued in US dollars, euros or pounds, so their value in Australian dollars moves with the exchange rate. Some are bank capital notes, known as Additional Tier 1, which have no maturity date, allow the bank to cancel coupons, and can be written down or converted into shares if the bank gets into difficulty. A bond's price moves with interest rates, so selling before maturity can return less than you paid, and repayment depends on the borrower being able to pay. Towemer buys each bond on its list and places it with you at face value (100). If you want to sell before maturity, the bond is sold over the counter to another buyer, at the price on the day. Bonds are not covered by the Government guarantee.

Managed funds

A managed fund pools your money with other investors' and is run by a professional manager. You hold units, whose price moves with the value of what the fund holds. The fund may pay distributions of income and gains, which vary

and can be nil. The manager charges a fee each year, taken inside the fund. A fund quoted on the ASX can be bought and sold on any trading day at the market price; a fund that is not quoted is redeemed on the terms in its Product Disclosure Statement, and redemptions can be delayed or suspended. At present we place only funds quoted on the ASX. Where we show a fund's past returns, past performance is not a reliable indicator of future performance. Managed funds are not covered by the Government guarantee.

Initial public offerings

An **initial public offering**, usually shortened to IPO, is the first time a company sells shares to outside investors and lists them on an exchange. Shares in an offer are allocated through a book, before trading begins, and an allocation is never guaranteed. Recently listed companies have a short public record, a limited free float and share prices that can move sharply in their first months of trading. When the firm has a place in an offer, it is shown to you with the prospectus. Most of the time none is open.

None of these is where a conversation starts. What you own already, what it is for, when you need it, and what would have to be true for the whole thing to work comes first. The products follow from that.

The product classes we are authorised to advise on and deal in are set out in section 4. We act for retail and wholesale clients alike, and we tell you in writing which you are treated as before advice begins.

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Where your money is held.

Who holds what, so you know who you are relying on.

- **Cash accounts and term deposits** are held by the bank, in your name. The bank, not Towemer Wealth, is responsible for repaying them.

- **Cash in your Towemer account**, before it is placed, is held in an account in your own name, never pooled with other clients' money. It is covered by the Government guarantee and is paid interest monthly.
- **Bonds** placed with you are held in your name.
- **Managed fund units** are held in your name, through the fund administrator.
- **Shares from a listing** are held through a broker account in your name.

Where your account is held in the name of your trust or your company, everything above is held in that name instead. Interest, coupons, distributions and sale proceeds are paid to your nominated bank account, or to your Towemer cash account if you ask. Your Towemer account shows all of it in one view.

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How advice actually happens.

A conversation, then a written view, then a decision that is yours to make.

We begin with a conversation, at no charge and with no obligation. Its purpose is to work out what you are trying to achieve and whether we are the right firm for it. If we are not, we say so.

If it makes sense to go further, we gather what we need to give advice properly: what you own, what you owe, what you earn, what you are aiming at, how long you have, and how much variation in value you can live with. If you decline to give us something we have asked for, we will tell you plainly what that means for the advice, and there are cases in which it means we cannot give it.

The advice is then written down, in a Statement of Advice, with the reasoning behind it. You read it. You ask about the parts you do not accept. Nothing is placed until you have instructed us in writing, and no fee is charged that you have not agreed to first.

After the advice

Where you engage us for wealth management, retirement or superannuation advice, the relationship continues after the first Statement of Advice. Your portfolio is reviewed against what it is for, your adviser is there for the questions in between, and any change of substance is written down before it is made.

An ongoing fee arrangement of that kind requires your written consent every year. We send the renewal documents before each anniversary of the engagement, setting out the services, the fees for the year ahead and the fees charged in the year behind. If you do not consent, the arrangement ends and the fee stops. You may also end it in writing at any time without waiting for the anniversary.

Investment selection works differently. There is no ongoing arrangement and no annual fee: you choose what to place and your adviser arranges it. A bond or a share is charged as it is bought and sold, on the terms in section 11, and a cash account, a term deposit or a managed fund carries no fee from us.

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Giving us instructions.

Most instructions can be given by telephone, by email or in person. Some have to be in writing, and we will tell you when.

In the ordinary course you may instruct us by telephone during business hours on +61 2 8105 5227, by email to info@towemer.com or to your adviser directly, or in person at the Sydney office or somewhere else we have agreed.

An instruction to switch investments, withdraw from a superannuation account, change a beneficiary nomination, cancel a policy, or take any other step that materially affects what you hold is confirmed in writing before we act on it, even where the instruction was given verbally. The confirmation protects both of us.

Where an instruction needs a platform, a custodian or a product issuer to act, we tell you what document or signature is required before we can proceed.

To open a cash account or a term deposit, your adviser prepares the bank's application and handles the paperwork, and tells you if the bank needs anything from you, such as its own check of your identity. Withdrawals from a cash account are arranged through your adviser. To break a term deposit early, the bank's notice terms apply from the day the bank receives the instruction.

Choosing a product on the Offerings page of the client platform is a request to your adviser, not an instruction to a bank or an issuer. Nothing is placed until your adviser has confirmed the terms with you in writing, and a reply from you saying “I confirm” is enough. **We hold no discretion over your investments.** Nothing is placed, bought or sold without your specific instruction.

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What our advice costs.

Every fee below is charged to you, agreed with you in writing before any work begins, and set out again in your Statement of Advice. Nothing is deducted from your money without your authority.

There are two ways to work with us and the cost is different for each, so the first thing to settle is which one you want. **Investment selection**: you choose what to place, and your adviser arranges it; a cash account, a term deposit or a managed fund carries no fee from us. **Wealth management** is full advice and ongoing management of the whole portfolio. Retirement and superannuation advice, and insurance advice, are charged separately again, because the work is different work.

INVESTMENT SELECTION

You decide what to place and when, and your adviser arranges it. There is no advice fee, no ongoing service fee and no annual charge on the value of what you hold.

0.15%

ON PURCHASE

Of the value of each purchase, charged at the time it is made, and never on a cash account, a term deposit or a managed fund.

Initial public offerings are charged differently, on the gain rather than on the amount invested. See below.

0.15%

ON DISPOSAL

Of the value of each disposal, charged at the time it is made, and never on a cash account, a term deposit or a managed fund.

That is the whole of it. Nothing is charged for holding.

INITIAL PUBLIC OFFERINGS

Charged on the gain, and only on the gain. If an investment does not make one, there is no fee on it. Nothing is charged for taking part in an offer and nothing is charged for holding what you are allocated.

2%

OF THE GAIN

Of the gain realised when you sell.

Calculated on the gain, not on the amount invested and not on the value of what you hold.

1%

OF THE GAIN

Where the investment is $500,000 or more.

The lower rate applies to the whole of that investment.

WEALTH MANAGEMENT

Full advice and ongoing management of the portfolio as one position. Charged each year as a percentage of its total value. Each rate below applies to the part of the portfolio that falls within that band, not to the whole of it.

0.50% A YEAR	On the first $250,000 of portfolio value.
0.40% A YEAR	On the part between $250,000 and $1,000,000.
0.30% A YEAR	On the part between $1,000,000 and $3,000,000.
0.25% A YEAR	On the part above $3,000,000.

RETIREMENT AND SUPERANNUATION ADVICE

Advice on superannuation, including a self managed superannuation fund, and on drawing an income in retirement. Banded on the same basis as above.

0.60% A YEAR	On the first $250,000.
0.40% A YEAR	On the part between $250,000 and $3,000,000.
0.30% A YEAR	On the part above $3,000,000.

INSURANCE ADVICE

Agreed BEFORE WORK BEGINS	A flat fee agreed with you in writing before the work starts, or an advice fee per policy, whichever suits the piece of work. It is never a percentage of the sum insured or of the premium, and it is not paid by the insurer. Where an insurer would pay a commission, it is rebated to you in full or used to reduce your premium. It is not kept.

All rates above include GST. Fees are shown in Australian dollars.

> WHAT THAT COMES TO
>
> A portfolio of $400,000 under wealth management. The first $250,000 is charged at 0.50 per cent, which is $1,250. The remaining $150,000 falls in the next band and is charged at 0.40 per cent, which is $600.
>
$1,850	0.46%	$154
a year, in total	of the portfolio, as one blended rate	a month, if paid monthly
>
> This example exists to show how the bands work. It is not a quote, and it says nothing about what any portfolio will be worth or earn.

How and when you pay

Fees are payable by direct debit, by invoice, or by deduction from your investment platform account, whichever you choose. The method is agreed at the start and confirmed in your Statement of Advice. Ongoing fees are calculated on the value of your portfolio and charged in arrears. You are told the amount before it is taken, and you can end an ongoing fee arrangement in writing at any time.

Costs that are not ours

Some costs belong to the product or the platform rather than to us, and they are paid to whoever provides them, not to Towemer Wealth. The interest on a cash

account or a term deposit is paid by the bank, at the bank's rate, and we take nothing from it. Platform administration fees, management fees inside a fund or an exchange traded fund, brokerage on a trade, and government charges are all of this kind. They are disclosed in the relevant Product Disclosure Statement or platform documents, and we set out the ones that apply to you in your Statement of Advice so that you can see the whole cost in one place rather than in four.

What you pay us is the only money Towemer Wealth receives in connection with your account. No commission, no volume rebate and no other payment from any bank, fund manager or product issuer flows to this firm. That holds for a deposit, a bond, a managed fund and an initial public offering alike.

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Optional capital protection.

Where you hold eligible bonds placed through Towemer Wealth, an optional capital protection arrangement is available for an additional fee of 0.20% a year, of the amount invested.

For clients holding eligible bonds placed through Towemer Wealth, an optional capital protection arrangement is available: a credit default swap with Citibank as the counterparty, under which Citibank makes good the capital and any unpaid coupons on the protected holding if a credit event is confirmed, on the terms set out in the relevant Product Disclosure Statement.

- **The cover is optional.** You may hold bonds with it or without it. Your decision is recorded in writing.
- **The cost is 0.20% a year, of the amount invested.** Charged annually, in addition to the purchase and disposal fees in section 11.
- **Eligibility is product specific.** The cover applies to specified bonds, not to every bond, and never to a cash account, a term deposit or a managed fund. The protection on a deposit, where there is any, is the Government guarantee described in section 7. The eligible bonds are set out in the Product Disclosure Statement.

- **It pays only on a credit event.** The contract's credit events are: Bankruptcy of the issuer, and failure to pay on the reference obligation without grace period extension. A coupon a bank cancels under the terms of a capital note, or a write down of a capital note, may not be one.
- **It is a credit default swap, not insurance.** Citibank, as the counterparty, carries the risk and pays under the contract's terms if a credit event is confirmed. Towemer Wealth arranges and administers the protection for clients who elect it. We are not the counterparty, and your payment then depends on Citibank's own ability to pay.

Whether the cover suits you depends on your circumstances, your other holdings, and your own view of the risks it is designed to address. We will discuss it with you, and give you the relevant Product Disclosure Statement, before any election is made.

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Associations and relationships.

Who else has an interest in the advice you are given. As at the date of this guide, nobody.

A relationship between an adviser and a product issuer, a platform, a broker or a research house can influence advice without anyone intending it to. The remedy is that it is written down where a client can see it, before the advice rather than after.

AFSL 487918 is held by Towemer Pty Ltd directly. There is no parent dealer group, no institutional shareholder, and no commercial relationship with any product issuer that could influence the advice given to clients. Australian law bans conflicted remuneration on investment products, and we go further than that: we take no commissions at all, and on life insurance, where the law still permits them, any commission an insurer would pay is rebated to you in full or used to reduce your premium.

Where we have a commercial relationship with a service provider that is incidental to advice, a research subscription or a software vendor for instance, it is disclosed in your Statement of Advice if it is relevant to the advice being given. We keep a register of any non monetary benefit received from a product provider, and it is available to you on request.

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Professional indemnity insurance.

Cover that stands behind the advice, including advice given by people who have since left.

Section 912B of the Corporations Act requires a licensee that advises retail clients to have arrangements for compensating those clients for loss caused by a breach of its obligations. The usual way of meeting that requirement, and the way we meet it, is professional indemnity insurance.

- Towemer Pty Ltd holds professional indemnity insurance that satisfies the requirements of section 912B of the Corporations Act.
- The cover applies to financial services provided by Raymond Lau and by any other adviser appointed under our licence, including services provided before they ceased to be appointed, which is known as run off cover.
- The cover is reviewed and renewed each year.

The insurer, the policy limits and the policy terms are commercial information and are held confidentially. Where a regulator, a court or the Australian Financial Complaints Authority requires confirmation of cover for a particular matter, we provide it to them directly.

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Your personal information.

We cannot advise you properly without knowing a good deal about you. What we do with that is set out in full, separately.

Giving advice means collecting information about your circumstances, and opening an account means verifying your identity under anti money laundering law. We handle that information under the Privacy Act 1988 and the Australian Privacy Principles.

- We collect personal information directly from you, except where you have asked us to deal with somebody else on your behalf.
- We use it to advise you, to act on your instructions, to manage the relationship and to meet our obligations under the law.
- We disclose it only to those who need it for those purposes, and we do not sell it.
- We keep it for at least seven years from the date of advice, which is what the Corporations Act requires.
- You may ask for a copy of what we hold, ask us to correct it, or complain about how it has been handled, by writing to info@towemer.com.

Our privacy policy is the authoritative document and sets out where your information is held, who else sees it, and what leaves Australia. It is written to be read rather than to be waved at.

SECTION 16 OF 16

If something goes wrong.

Tell us first. If we do not put it right, there is a free and independent service that can, and its decision binds us.

First, tell us

Write to info@towemer.com, telephone +61 2 8105 5227, or write to Level 9, 350 Kent Street, Sydney, NSW 2000 marked for the attention of the complaints officer. Tell us what happened, when it happened, and what outcome you would like.

If it is about a bank

A cash account or a term deposit is held by the bank, so a complaint about the bank's own conduct, a change to its rate or its handling of your deposit is for the bank's complaints process, and AFCA covers banks as well as advisers. Tell us too.

We will acknowledge your complaint within one business day of receiving it, investigate it promptly and fairly, and give you a written response within **30 calendar days**, which is the maximum response time set by ASIC Regulatory Guide 271. Where a complaint is complex and we need longer, we will tell you in writing before the 30 days expires, explain why, and say when you can expect an answer. If our response does not resolve the matter, we will tell you that you may take it further and how.

Then, if you are still not satisfied

We are required to be a member of the Australian Financial Complaints Authority, usually shortened to AFCA. It is the free and independent external dispute resolution scheme for financial services in Australia. You may take a complaint to AFCA if we have not resolved it to your satisfaction, or if we have not responded within 30 days. AFCA costs you nothing, its decisions are binding on us if you accept them, and you are free to reject a decision and go elsewhere. Time limits apply, generally within two years of our final response to you, so it is worth going to them promptly rather than waiting.

SCHEME

Australian Financial Complaints Authority

TELEPHONE

1800 931 678, free call

EMAIL

info@afca.org.au

ONLINE

afca.org.au

POST

GPO Box 3, Melbourne VIC 3001

The regulator

The Australian Securities and Investments Commission is the regulator that issues and supervises our licence. ASIC does not resolve individual complaints or award compensation, which is what AFCA is for, but it does take reports of misconduct and it can act on them. ASIC's infoline is 1300 300 630 and its site is asic.gov.au.

If your concern is about privacy rather than about advice, the regulator is the Office of the Australian Information Commissioner, whose details are in our privacy policy.

This is a printed copy. The current version is published at https://towemer.com/financial-services-guide/ and supersedes any copy in circulation.