



**Arrow Equities**

**Financial Services Guide (FSG)**

Version 3 | 4 April 2023



## Financial Services Guide

---

Rose Bay Equities Pty Ltd ABN 87 645 284 680, AFSL No. 526688 (RBE, We, Us, Our).

### Purpose and content of this Financial Services Guide

---

This Financial Services Guide (FSG) has been prepared by RBE and is an important document which provides you with information about RBE to help you decide whether to use Our financial services.

This FSG contains information on:

- Who We are and how we can be contacted;
- The services We offer;
- How We, Our representatives and other parties involved in providing the financial services are paid in relation to the services We offer;
- Potential conflicts of interest
- Compensation arrangements; and
- Internal and external dispute resolution procedures and how you can access them.

### Business Description

---

RBE is an Australian Financial Services Licence holder (AFSL No. 526688) under which it is licensed by the Australian Securities and Investment Commission ('ASIC') to provide general and personal financial product advice about, and deal in, certain financial products on behalf of retail and wholesale clients.

### Our contact details

---

Rose Bay Equities Pty Ltd  
Postal: PO Box 111 Vacluse, NSW, 2030  
ABN: 87 645 284 680  
Phone: +61 2 8006 7573  
E-mail: [chall@rosebayequities.com.au](mailto:chall@rosebayequities.com.au)

### The services RBE offers

---

RBE is licensed to deal in and offer advice about the following classes of financial products: Basic deposit and payment products, Debentures, Stocks or bonds issued or proposed to be issued by a government, Life Risk Insurance, Investment Life Insurance, Interest in a managed investment scheme (including an Investor Directed Portfolio Service (IDPS), Securities, Superannuation and Retirement Service Accounts.

### Trading, advice and research

---

RBE or its representatives may have interests in particular financial products, research subjects or derivatives through various roles. In addition, RBE or its representatives may buy or sell the financial products or research subjects and derivatives and as such may effect transactions which are not consistent with recommendations provided to you by your advisor at RBE.

### Do We have any relationships or associations with financial product providers?

---

We have commercial arrangements in place with various product and or service providers to enable Us to execute transactions and provide financial service and products on your behalf. Any related fees and charges are described in this FSG.

We do not have any other relationships or associations which might influence us in providing you with our services. If we believe a conflict may arise we will advise you in the SoA or otherwise prior to providing such product or service.

## Getting personal advice

---

When we provide you with general advice about products and services, the advice will be provided without investigating or commenting on their suitability for you. You should consider the appropriateness of the advice provided in light of your own objectives, financial situation or needs.

When we provide personal advice that takes into account your personal needs we will provide you with a statement of advice ("SoA"). The SoA will contain the advice, the underlying basis for our recommendations and information regarding commissions, fees or associations with third-parties that may influence that advice.

We may also provide you with a Record of Advice ('RoA') where further advice is sought in relation to that provided in the SoA and where there is no significant change to your circumstances.

A Fee Disclosure Statement, which contains information about the services you are entitled to receive and actually received, and the fees paid, may also be provided to you where you pay an ongoing fee for a period of more than 12 months.

The advice and recommendations provided will be impacted if you provide incorrect, incomplete or limited information.

In other circumstances we may provide you with only general advice. In such circumstances we are obligated to warn you that our general advice provided to you as a retail client does not take into account your objectives, financial situation or needs.

Where relevant, to assist you in making an informed decision about a particular financial product, you will be provided with a disclosure document such as a prospectus or product disclosure statements (PDS) supplied by the product issuer, who will give you information about that product

### How you may provide instructions to Us:

---

You may give Us instructions by telephone, in person and in writing (including email and fax where authorised by Us) in relation to any of Our services and transactions for execution. Please note that your telephone conversations with RBE may be recorded.

However, we reserve the right to request written instructions from you relating to the subject matter of your instructions where necessary and where subject to the terms and conditions of any applicable agreement with you.

### Not Independent

To reduce the cost of providing advice to You, We receive commission payments from Life Insurance product providers. These commission payments do not impact the price You pay for the insurance that We recommend to You. The amount of commission paid by insurance produce providers is dictated by ASIC under the Corporations Amendment (Life Insurance Remuneration Arrangement) Bill 2016. We receive this commission to reduce the cost of providing advice to You. Receiving this commission categorises RBE as 'Not independent'.

## Privacy:

---

The privacy of your personal information is important to Us and We are committed to the promotion of Our Privacy Policy. We must ensure privacy and security of your personal information in accordance with Our Privacy Policy. You can obtain a copy of the policy on request or it is available on Our website ([www.rosebayequities.com.au](http://www.rosebayequities.com.au)).

We also need to collect copies of your identification to meet our obligations under the Anti-Money Laundering and Counter Terrorism Act 2006. We may also request that you provide us with your Tax File Number, however if you choose not to, there may be tax implications for you.

## Remuneration

---

The cost of services provided to you can be a combination of fees and charges paid directly to Us and may be dependent upon the level or type of service you require, the financial product being traded and the size of the transaction/s. Applicable rates will be disclosed and agreed with you, prior to Us providing any services or acquiring any products for you on your behalf.

Any fees, rebates or commissions paid to Us by you or a product or service provider will be disclosed to you in detail in a separate document, such as the PDS, SoA or Fee Disclosure Statement, if and when required prior to your implementation of the recommendations. All fees are paid to RBE who deducts a fee for the services it provides as the licensee and then pays the balance to your adviser subject to their agreements.

If you are transacting with us for execution only purposes you acknowledge that it is your responsibility to obtain and read our relevant Schedule/s of Fees with respect to the specific services we supply to you. For details please refer to your advisers Advisor Profile page.

## Do We receive or pay referral fees?

---

Where We have referred you to another professional to provide you with financial services, We may receive a referral fee from that service provider.

You may have been referred to Us by a services provider who may receive financial or non-financial benefits from Us. This should have been disclosed to you by the service provider in question. Please note that any such benefits will not impact fees charged to you by Us or the price you will be offered for any other product. A fee of up to 100% may be paid or received.

## What are the compensation arrangements?

---

In line with section 912B of the Corporations Act 2001, We have adequate professional indemnity insurance in place to cover Us for the financial services We provide. The scope of the insurance includes any claims relating to the conduct of Our representatives even if those representatives are no longer employed by Us at the time of a claim.

## Commissions and other benefits from third parties

---

We may receive a proportion of the brokerage transaction fee and other transaction related charges as a rebate from the organisation undertaking or executing the transaction. The rebate can vary and may be subject to minimum transaction levels. The range is between 0% - 100% (for example if brokerage is \$100 We can receive up to \$100 in rebates).

Where We have arranged for you to invest in certain third party financial products We may receive a combination of upfront and/or trail commission, up to 7 % p.a. of the market value, from respective product issuers (for example if your fund balance is \$1,000 We can receive up to \$70 in trail commission).

We may also receive handling fees of up to 6.6% (of the amount invested) for arranging share placements

(including initial public offerings) from product issuers

From time to time, We may receive other benefits

from underlying product issuers such as conferences, subsidised training and research. Our policy is to limit "soft dollar" arrangements. In addition, (if received) We maintain a soft dollar register for these types of payments and ensure they accord with industry practice.

We may charge you administration fees in relation to certain services. Such fees will be disclosed to, and agreed with, you prior to the service being provided and charged to you.

All referral fees, rebates and commissions will be disclosed to you and paid as required and permitted by law.

## What can I do if I have a complaint?

---

If you have a complaint about the financial services provided, you should first contact the person at RBE who provided the service to you.

If the complaint cannot be resolved in the first instance, you should contact Us in writing at the following address:

Dispute Resolution Officer  
Rose Bay Equities Pty Ltd  
PO Box 111 Vaucluse NSW 2030  
P: +61 2 8006 7573

When your complaint is received it will be entered onto Our complaints register. The matter will be investigated by Our Dispute Resolution Officer. If Our Dispute Resolution Officer is unable to reach a satisfactory resolution within 30 business days of receipt, you have the right to refer the matter to:

Australian Financial Complaints Authority (AFCA)  
Online: [www.afc.gov.au](http://www.afc.gov.au)  
Email: [info@afc.org.au](mailto:info@afc.org.au)  
Phone: 1800 931 678  
Mail: GPO Box 3,  
Melbourne, Victoria, 3001

## Receiving Taxation Advice

---

Your financial planner is a registered tax (financial) adviser. They are authorised to provide a tax (financial) services, where the advice is: a) provided in the context of the personal advice authorised by the licensee, and b) part of the financial advice which interprets and applies the tax laws (including tax, superannuation and SMSF laws) to your personal circumstances. As a registered tax (financial) adviser, they are not authorised to provide tax agent services (i.e. those services in relation to the preparation and filing of tax returns and liaison with the ATO, etc.).

## Any questions?

---

If you have any further questions about Our financial services, please contact an RBE representative on + 61 2 8006 7573

or refer to Our website at [www.rosebayequities.com.au](http://www.rosebayequities.com.au)

### **Rose Bay Equities Pty Ltd**

PO Box 111, Vacluse, NSW, 2030

Phone: +61 2 8006 7573

E-mail: [chall@rosebayequities.com.au](mailto:chall@rosebayequities.com.au)