



Dornbusch Partners  
Pty Ltd

# ***Financial Services Guide***

Committed to you - our best investment

***This document, and the attached 'Adviser Profile', make up the Financial Services Guide.***

This Financial Services Guide was prepared on 4 June 2008 and issued by Dornbusch Partners Pty Ltd

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You have the right to ask us about our charges, the type of advice we will provide you, and what you can do if you have a complaint about our services.

This Financial Services Guide ("FSG") is intended to inform you of certain basic matters relating to our relationship, prior to us providing you with a financial service. The matters covered by the FSG include, who we are, how we can be contacted, what services we are authorised to provide to you, how we (and any other relevant parties) are remunerated, details of any potential conflicts of interest, and details of our internal and external dispute resolution procedures, along with how you can access them.

It is intended that this FSG should assist you in determining whether to use any of the services described in this document.

You should also be aware that you are entitled to receive a Statement of Advice when we first provide you with personal advice, (advice that takes into account your objectives, financial situation and needs). The Statement of Advice will contain the advice, the basis on which it is given and information about fees, commissions and associations which may have influenced the provision of the advice.

If our representative provides further advice to you and your personal circumstances have not significantly changed, and that further advice is related to the advice we provided to you in a previous Statement of Advice and we do not give that further advice to you in writing you may request a copy of the record of that further advice at any time up to 7 years from the date our representative gave the further advice to you.

You can request the record of the advice by contacting the representative or us in writing or by telephone or by email.

In the event we make a recommendation to acquire a particular financial product (other than securities), we must also provide you with a Product Disclosure Statement containing information about the particular product, which will enable you to make an informed decision in relation to the acquisition of that product.

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**Dornbusch Partners Pty Ltd**

ABN68107237196 AFSL 277493

PO Box 3360 Toowoomba Qld 4350 **Phone:** 07 4639 2588 **Fax:** 07 4639 3905 **Email:** admin@dp.net.au

## 1 Before you receive our advice

### Your Questions

**Who will be providing the financial services to me?**

**Who is my adviser?**

**What kinds of financial services are you authorised to provide me and what kinds of products do those services relate to?**

**How will I pay for the service?**

### Our Answers

Dornbusch Partners Pty Ltd of 140 Margaret Street Toowoomba, Queensland.

**Phone:** (07) 4639 2588

**Email:** Admin@dp.net.au

Dornbusch Partners Pty Ltd is the holder of Australian Financial Services Licence number 277493

Your financial adviser will be one of our representatives nominated in the attached Adviser Profile.

Dornbusch Partners Pty Ltd has authorised these representatives to provide our services to you and Dornbusch Partners Pty Ltd is responsible for the provision of those services.

Dornbusch Partners can provide the following services:

- Securities advice and dealing
- Financial Planning Strategies
- Life Insurance needs
- Superannuation needs

We are licensed to provide advice on and deal in the following products:

- Deposit products
- Government Debentures, Stocks & Bonds;
- Life Insurance Investment Products;
- Life Insurance Risk Products;
- Managed investment Schemes;
- Securities;
- Retirement Savings Account Products; and
- Superannuation;

Dornbusch Partners also provides portfolio monitoring services.

If you do not wish to receive our advice, we may deal on your behalf by carrying out your instructions.

If you do not obtain advice, you face the risk that the Financial Product/s you select will not fully take into account your objectives, financial position and needs.

Dornbusch Partners provides a free initial interview to potential clients to enable us to understand your financial concerns and requirements. We then advise a fee for the services to be provided.

Generally the payment we receive will be based on the amount you invest or the complexity of the advice being provided.

You may pay us via a fee for service agreement. Alternatively, we may receive a payment called commission, which is paid to us by the Financial Product issuers (this is both upfront and ongoing).

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The exact amounts of any fees, commissions, bonuses or other incentives received by us and our representatives will be included in a Statement of Advice that will be provided to you.

***Do you receive remuneration, commission, fees or other benefits in relation to providing the financial services to me and how is that commission calculated?***

We believe regular contact with clients and ongoing financial advice is essential if clients are to reach their financial objectives.

The attached Adviser Profile includes information on how Dornbusch Partners and its representatives are remunerated (Fee schedule).

***Do any relationships or associations exist which might influence you in providing me with the financial services?***

Neither Dornbusch Partners, nor its representatives, nor any related corporate bodies have any relationships or association with any product issuer that could be expected to influence us in the provision of the financial services.

## **2. When you receive our advice**

***Will you provide me advice which is suitable to my needs and financial circumstances?***

Yes. But to do so we need to find out your individual objectives, financial situation and needs before we recommend any financial products or services to you.

You have the right not to divulge this information to us, if you do not wish to do so.

In that case, we are required to warn you about the possible consequences of us not having your full personal information. You should read the warnings carefully.

***What should I know about the risks of the financial products or strategies you recommend to me?***

We will explain to you any significant risks of financial products and strategies which we recommend to you. If we do not do so, you should ask us to explain those risks to you.

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

We maintain a record of your personal profile, which includes 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. A copy of our privacy policy is enclosed for your information.

If you wish to examine your file, we ask that you make a request in writing and allow up to fourteen (14) working days for the information to be forwarded.

We may charge a fee to cover the cost of verifying the application and locating, retrieving, reviewing and copying any material requested. If the information sought is extensive, we will advise of the likely cost in advance and can help to refine your request if required.

***Can I provide you with instructions and tell you how I wish to instruct you to buy or sell my financial products?***

Yes. You may specify how you would like to give us instructions, for example by telephone, fax, or other means.

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### 3. If you have any complaints

*Who can I complain to if I have a complaint about the provision of the financial services to me?*

Dornbusch Partners is a member of the Financial Ombudsman Service (pre 30 June 2008 Financial Industry Complaints Service).

Dornbusch Partners has Professional Indemnity insurance as required by ASIC which covers all our services and past and present representatives.

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

1. Contact your adviser and discuss your complaint.
2. If your complaint is not satisfactorily resolved within 20 days, please contact Michael Doherty on 07 4639 2588 or put your complaint in writing and send it to him at Dornbusch Partners Pty Ltd's 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 Financial Ombudsman Service. They can be contacted on 1800 780 808.

The first stage of the FOS process is where FOS facilitates discussions and negotiations between the parties. A case manager will be assigned to your call, all relevant documents are exchanged and the issues in dispute are identified. Most cases are settled at this stage.

If the dispute is not solved, it goes to the Chief Executive Officer of FOS. They decide how the dispute will be solved, either through Option A or Option B as described below:

Option A is conciliation conference and the parties come face to face with a conciliator from FOS. The role of the conciliator is to assist the parties to explore options for settlement of the dispute and to help parties to agree on their own outcome.

Option B is where either an independent adjudicator (complaint less than \$10 000) or an independent panel (for a complaint over \$10 000) is requested to make a decision "on the papers" taking into account the relevant law, fairness and reasonableness. If you accept the adjudicator's decision it is binding on the member, but it is not binding on you.

The Australian Securities and Investments Commission (ASIC) also has a freecall Infoline on 1300 300 630 which you may use to make a complaint and obtain information about your rights.