



FINANCIAL SERVICES GUIDE

Version 5

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Your Commission Refund Provider

Refund Easy Pty Ltd

ABN:15 916 072 438

Dover Corporate Authorised Representative Number [331847]

Level 1, 376 Highett Rd, Highett 3190

PO Box 3165, Moorabbin East, 3189

Email: info@refundeasy.com.au

Telephone: 1300 992 889

Fax: 1300 992 890

www.commissionrefundeasy.com.au

Dover Financial Advisers Pty Ltd

AFSL: 307248

ABN: 87 112 139 321

71 Tulip St Cheltenham, VIC 3192

PO Box 68 Sandringham, VIC 3191

Telephone: (03) 9583 6533

Fax: (03) 9583 6733

www.dover.com.au

About your Commission Refund Provider and Dover Financial Advisers Pty Ltd (“Dover”)

Your Commission Refund Provider is Refund Easy Pty Ltd a Corporate Authorized Representative of Dover. Refund Easy Pty Ltd is the “providing entity” for the purposes of the Corporations Law and is a Corporate Authorised Representative of Dover.

Dover holds Australian Financial Services Licence (‘AFSL’) Number 307248 and has authorised the creation of this Financial Services Guide or FSG.

Many financial products involve commissions to Financial Advisers. They can be initial commissions, which are paid to the Financial Adviser on acquisition of the financial product, and/or trailer commissions, which are paid each year to the Financial Adviser for the life of the financial product

Refund easy provides no advice and you choose to simply instruct us to transfer your trailer commissions to us so that we will receive your trailer commissions on your behalf and rebate these back to you

*Please note as **Refund Easy does not provide financial advice. By signing a Broker Nomination Request you are accepting not to receive financial advice in relation to your investments/financial products. Accordingly, we will not take into account your objectives, financial situation and needs. We, however, would recommend that you read the prospectus and the product disclosure statements for each products, understand the nature of each product, and ensure that it is still suitable to your circumstances.***

The purpose of this financial services guide (“FSG”)

This FSG is an important document that explains how we provide financial product services to you and your responsibilities as a client and this forms part of our contract with you.

You should read this FSG carefully before using our services. It is intended to give you sufficient information to decide whether to obtain financial services from us.

Most of the content of this FSG is dictated by the Corporations Act and is mandatory under that law, so bear with us regarding its form and content. Please feel free to contact us by telephone, e-mail or writing should this FSG be unclear or should you have any concerns about our services.

This FSG explains:

1. who we are;
2. how you can contact us;
3. what documents you will receive from us;
4. the financial services we provide;
- 5. your responsibilities as a client;**
6. any potential conflicts of interest;
7. our privacy policy;
8. our internal dispute resolution procedures;
9. our external dispute resolution procedures; and
10. our compensation arrangements, i.e. our professional insurance arrangements.

Dover ethics

Dover Financial Advisers Pty Ltd, its directors and staff and each representative ("Dover") are actively committed to a code of ethics designed to achieve best practice in financial planning by emphasising your rights and entitlements as a client at all times.

Observing a formal code of ethics is a mark of a professional person. The Dover code of ethics includes compliance with the Corporations Act 2001, ASIC's regulatory guidelines and similar laws, and extends to a more demanding code of behavior designed to enhance the standing and perception of Dover with you, the public and the financial planning profession.

Integrity and fairness

We exemplify integrity and fairness in all client relationships.

We accept your trust, and will honour that trust by displaying integrity, fairness, honesty, candour and personal integrity at all times.

Confidentiality and privacy

Your client information will be secured and access controlled in accordance with professional standards of complete confidentiality and privacy laws and regulations.

All Dover advisors provide copies of statements of advice, fact finders and related documents to Dover to allow it to satisfy the requirements of the Corporations Act and ASIC's requirements regarding the retention of financial advice records.

Our fees and other charges: who receives the fees and what we charge?

Refund Easy retain 40% of any trail commission capped at \$280 pa which covers your partner's commissions as well as yours. There are no other service charges applicable.

Refund Easy may receive a volume bonus from IOOF (up to 0.2%) and Colonial (up to 0.2%) on any investments with these organizations. You can ask for further details if this is of concern or interest to you. These details will be provided on request

Dover receives a monthly payment from Refund Easy and does not receive any other payment from any person in respect to the services provided to you by Refund Easy. Any commission received by Dover is passed on to Refund Easy

What you will receive from us.

If you have any commission accumulated to be refunded at the end of the quarter in March, June, September and December you will receive a statement showing:

1. All commission received for the quarter
2. Any amounts retained by Refund Easy for providing the commission refund service
3. The net commission payment to be made to you

Refunds will be credited to your account starting on the 15th each March, June, September and December

Your responsibilities as a client

As Refund easy provides no advice, just a commission refund service, you are solely responsible for any products, services or strategies chosen. You should ensure these meet your needs and goals.

You are responsible for ensuring your bank account and investment account details including account numbers, passwords and personal identification numbers are kept confidential, are stored safely and not recorded in a form that can be accessed by other persons including access by hacking computers, are not provided to any person, including your adviser, and are changed on a regular basis and at least once a month. You are solely responsible for any losses caused by a misuse of this data by any person, including cyber fraud or any other form of fraud.

Regular review of your strategies and products

Economic and legislative environments constantly change and personal circumstances constantly change. This means advice should be reviewed, and if necessary, changed on an on-going basis to ensure it remains appropriate and in your best interests.

You are responsible for ensuring your advice remains appropriate to you and in your best interests.

You should undertake to review your products, services or strategies at least every six months or whenever your personal circumstances, including your attitude to risk, change. We will not be responsible for any losses incurred by you as a consequence of any act or omission.

We can refer you to a fee for service financial planner should the need arise. You should notify us in writing immediately should your personal circumstances change. We will not be responsible for any losses incurred by you should you fail to notify us of any change in your personal circumstances.

If you require any personal advice, please complete the Fact Finder form available on the Choice Financial Advice website in order for us to understand your objectives, financial circumstance and needs. You should complete it carefully as our advice will only be as good as the information you provide to us. If the advice is based on incomplete or inaccurate information relating to your relevant personal circumstances, we are required to warn you that you should consider the appropriateness of the advice, having regards to your objective, financial situation and needs

Internet fraud or other fraud is the responsibility of the client

Internet fraud and other fraud is a significant risk that cannot be eliminated and you as the client are solely responsible for minimising this risk and are solely liable for any loss connected to internet fraud or other fraud or negligence by any person other than you.

You are solely responsible for:

1. any losses connected to and/or suffered as a result of an internet fraud or other fraud including the accessing of bank accounts and investments by any person other than you;
2. indemnifying the adviser and its directors and staff against any claim for financial compensation connected to internet fraud or other fraud or negligence including the accessing of bank accounts and investments by a person other than you; and

3. indemnifying Dover Financial Advisers and its directors and staff against any liability or claim for financial compensation connected to internet fraud or other fraud or negligence including the accessing of bank accounts and investments by a person other than you. This includes any liability or claim attributed to Dover Financial Advisers under the Corporations Act, the law of agency, the law of partnership or any similar law.

You are not to make:

1. any claim against the adviser and its directors and staff for financial compensation connected to internet fraud or other fraud or negligence including the accessing of bank accounts and investments by a person other than you; and
2. any claim against Dover Financial Advisers and its directors and staff for financial compensation connected internet fraud or other fraud or negligence including the accessing of bank accounts and investments by a person other than you. This includes any liability or claim attributed to Dover Financial Advisers under the Corporations Act, the law of agency, the law of partnership or any similar law.

Cooling off period

There may be a cooling off period of 14 days on any financial products including insurance products we may recommend and you may change your mind without penalty during this period if you acquire such a product.

Dispute resolution

Dover provides a dispute resolution services to its clients. This obligation is a key tenet of the consumer protection principles of the Australian Financial Services Licensing system.

If you have a complaint about any services you should:

1. Contact Refund Easy by telephone to explain your situation and let him know of your concerns. Refund Easy will do everything possible to resolve your complaint promptly;
2. if this does not resolve your complaint, put your complaint in writing addressed to Dover Compliance at PO Box 68, Sandringham, Victoria, 3191 where it will be objectively considered and discussed with you and your Adviser with a view to being settled as soon as possible to your satisfaction; and
3. if your complaint is not resolved appropriately by Dover, you can access our external dispute resolution scheme. Dover is a member of the Financial Ombudsman Service (FOS). FOS can be contacted on 1300 780 808. This is a free service to complainants.

Compensation arrangements

Dover operates a compensation arrangement to compensate retail clients for losses connected to any breach of the Corporations Act or other law by your Adviser, Dover or other relevant persons.

These arrangements comprise comprehensive and extensive professional indemnity insurance.

The insurance covers claims in relation to the conduct of former employees.

Protection of personal information

Your personal information is protected by Dover Ethics, and the privacy laws. This information will not be provided to anyone or used for any other purpose unless this is necessary to comply with the law.

A copy of Dover and your Adviser's Privacy Policy will be provided to you upon request. Dover's policy is also available in Dover's website at www.dover.com.au.

If you are not satisfied with our approach to privacy you are entitled to contact the Office of the Privacy Commissioner who may investigate any complaints you may make.

The Corporations Law requires your personal information to be retained by Dover Financial Advisers Pty Ltd for seven years.

A word of warning on risk

All investments have risks. "Risk" means the value of an investment may fall, or even disappear.

Dover assumes its clients are conservative, cautious or balanced investors unless the client specifically states otherwise. If a client states otherwise the statement will only be accepted if a reasonable financial planner would assess the client as being otherwise, having regard to income, wealth, age, work experience or academic training.

Dover adopts this conservative assumption to reduce your risk.

Dover does not recommend investments that have significant internal gearing, or that clients borrow significant amounts to acquire investments. This is unless the client understands that these significantly increase the risk that their net equity will fall, or even disappear, if the value of the investment falls.

Clients should not acquire investments other than those suited to conservative, cautious or balanced investors unless they understand and accept the risk that their equity will fall, or even disappear, if the value of the investment falls.

Risk disclosure and no guarantee of performance

All investments, including products presented as “capital stable” or “conservative” contain some risk. So do investments that are not financial products, such as businesses and properties.

“Risk” means there is a possibility that you will lose capital value and/or the income from the financial product or other investment will be less than expected or performance will otherwise fall below expectations. This risk derives from the general economic environment as well as the specific circumstances of the product provider.

Accordingly we do not guarantee the performance of any investment in any way and we are not responsible if you lose capital value or the income from the investment is less than expected.

Any questions?

Please do not hesitate to contact Refund Easy should you have any questions about your services and how Refund Easy and Dover can help you improve your financial position.

Acknowledgment of Receipt

I/We
acknowledge receipt of this Refund Easy Financial Services Guide version 5 dated 1 May 2014.

Client signature 1:

Client name:

Date:

Client signature 2:

Client name:

Date: