



FINANCIAL SERVICES GUIDE

SUMMIT WEALTH MANAGEMENT PTY LTD

ABN 45 130 409 951 Corporate Authorised Representative No. 1239222

This Financial Services Guide (FSG) is dated 1st July 2017 and is provided to you by Summit Wealth Management Pty Ltd (Summit, we, our, us), ABN 45 130 409 951, to inform you of the financial services provided by us and to comply with our obligations as a Corporate Authorised Representative (CAR) (CAR No. 1239222) of Primary Securities Ltd (Primary), ABN 96 089 812 635, who is the holder of an Australian Financial Services Licence (AFS Licence No 224107).

This FSG is meant to assist you to decide whether to use our services and to explain:

- who we are and how you can contact us
- what authority we have been issued and by whom
- what our responsibilities are and what type of advice we give
- what financial services we provide and the products to which those services relate
- how you can instruct us
- what you can expect to pay for the financial services
- what remuneration and other benefits may be paid to us, our employees or others
- potential conflicts of interest
- what to do if you have a complaint, and how it will be dealt with
- for what purpose we use your contact data

This FSG contains only general information about the services we offer. If you still have any questions after reading this FSG, please contact us. Our contact details are listed at the end of this document.

WHAT OTHER DISCLOSURE DOCUMENTS AND STATEMENTS WILL I RECEIVE?

Any advice given to you by Summit is general advice only which means that Summit does not take into consideration your personal requirements or financial needs when giving you advice.

If the financial services are provided in respect of a managed investment scheme of which Primary Securities Ltd is either the responsible entity or trustee you will be given either a product

disclosure statement or an information memorandum containing information you would reasonably require to make a decision about whether to acquire the financial product. The product disclosure statement will disclose details of any fees and charges payable for that product.

HOW YOU CAN INSTRUCT US AND YOUR OBLIGATIONS?

We will accept order instructions via telephone, email or facsimile.

You must check and confirm with us that orders sent via fax or email, have in fact been received by us.

You must review any confirmation or statement we send to you immediately upon receipt to ensure its accuracy and report any discrepancies to us.

If you have any enquiries you can contact us by telephone, email or facsimile.

WHO ARE WE AND WHAT SERVICES ARE WE AUTHORISED TO PROVIDE?

Summit is a CAR (CAR No.1239222) of Primary (AFS Licence No 224107). Primary has authorised Summit, as a Corporate Authorised representative, to provide advice on and deal in the following classes of financial products:

- Basic Deposit Products;
- Derivatives;
- Managed Investments; and
- Securities.

We act on our own behalf when providing a service to you. We act under the authority granted to us by Primary as a CAR of Primary when we provide services to you. We can offer our services to both Wholesale and Retail clients.

Summit was incorporated in April 2008 and specialises in the development of software solutions for use in the financial markets.

WHAT INFORMATION DO WE OFFER TO YOU, AS OUR CLIENT?

We can offer you factual market data and information, including general advice, regarding those products and services our authority as granted by Primary permits us to provide. The products on which we may provide this information include:

- Securities traded on approved exchanges around the world;
- Exchange traded options on approved exchanges around the world;
- Over-the-counter derivatives such as Contracts for Difference (CFDs);

WHAT ARE OUR RESPONSIBILITIES AND WHAT TYPE OF ADVICE DO WE GIVE?

ADVISORY AND DEALING SERVICES

It is our policy to ONLY provide **general advice** and information regarding financial products and services that can be dealt through us. This information or advice does not take into account your particular objectives, financial situation or needs and because of that you should, before acting on the advice, consider the appropriateness of the advice having regard to your objectives, financial situation and needs.

DETAILS OF ASSOCIATIONS OR RELATIONSHIPS WE HAVE WITH PRODUCT ISSUERS OR RELATED BODY CORPORATES THAT MAY INFLUENCE US WHEN PROVIDING SERVICES TO YOU?

Summit has a relationship with Primary, the AFS Licensee that has granted Summit an authority to provide financial services to clients.

Summit has a relationship with its nominated Execution and Clearing Broker and other Third Party Service Providers with which you may be required to open an account for the purpose of receiving dealing services. These relationships in no way influence the provision of financial services by Summit to you.

Summit does not accept any non-monetary or other benefits such as prizes, awards, hospitality events from any product or service provider which may have the potential to influence recommendations in anyway.

THE COSTS, REMUNERATION AND OTHER BENEFITS THAT MAY BE RECEIVED BY US, OUR EMPLOYEES AND OTHERS?

The information in this section is subject to change and does not include information in relation to taxes or duties that you may be required to pay in relation to an investment. Unless otherwise stated, all fees, charges, commissions and benefits disclosed in this FSG are exclusive of the Goods and Services Tax (GST).

NON-DISCRETIONARY ACCOUNTS

If you have opened a non-discretionary account with Summit (ie. you are responsible for making your own trading decisions), you will be required to pay brokerage to the execution and clearing broker. The actual brokerage and charges payable will depend upon the relevant service provided to you. Summit and Primary may receive a portion of the brokerage charged to you by the execution and clearing broker. The amount that Summit and Primary are entitled to receive will be separately agreed in writing.

EMPLOYEE REMUNERATION

Our employees are remunerated by way of salary and other employee benefits. They may also be eligible for a discretionary bonus related to business objectives.

REFERRAL AGENTS

Where your business has been referred to Summit or your trade instructions require the use of a third party, Summit may be required to share a percentage of the brokerage or other fees with other parties. In such circumstances the details will be included in the agreement that you sign with Summit or the relevant financial services provider.

IF YOU HAVE A COMPLAINT, HOW IT WILL BE DEALT WITH?

If you wish to make a complaint you should contact the Managing Director of Summit, Mr Alastair Kennelly who can be contacted on 0731943590 or by email akennelly@summitwealth.com.au

If you are not satisfied with the manner in which we have dealt with your complaint, you may contact Primary's Complaint Officer, Anna Catelli on 08 9430 5262 or by email catelli@primarysecurities.com.au

As a CAR of Primary, Summit must comply with the Complaints Resolution Procedure implemented by Primary. Primary has a formalised client complaint resolution procedure. All complaints are reviewed and investigated by Primary's Complaint Officer. If you make a complaint, our first response will be to contact you to discuss the complaint and to register a formal record of such complaint. We will try to resolve your complaint quickly and fairly. In resolving your complaint, we will be utilising the resources provided to us by Primary.

If, despite our best efforts, you believe your complaint has not been satisfactorily dealt with, we offer clients the use of an independent industry arbiter, namely, the Financial Ombudsman Service (**FOS**). Primary has agreed not to contest a final resolution from FOS.

You can contact FOS by writing to:

Financial Ombudsman Service

Telephone Toll Free: 1300 780 808
Facsimile (03) 9613 6399
Mail GPO Box 3, Melbourne VIC 3001
Website www.fos.org.au

In accordance with Regulatory Guide RG126 and Section 912B of the Corporations Act 2001, Primary has Professional Indemnity Insurance in place which covers the work done for it by its representatives and employees.

FOR WHAT PURPOSE DO WE USE YOUR CONTACT DATA?

Privacy is an important issue for us and we are committed to ensuring full compliance with Privacy Act requirements.

The personal data that we collect from you will only be used by us to assist in the planning of marketing proposals, education seminars and provision of general product advice to clients.

HOW YOU CAN CONTACT US OR PRIMARY?



SUMMIT WEALTH MANAGEMENT PTY LTD

Telephone (07) 3194 3590
Fax (07) 3194 3591
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