



Financial Services Guide (FSG)

Trend Advisory Pty Ltd
ABN 68 680 920 987
Corporate Authorised Representative No. 1312087

This Financial Services Guide (FSG) is dated 25 October 2024 and is provided to you by Trend Advisory Pty Ltd (Trend Advisory, we, our, us), ABN 68 680 920 987, to inform you of the financial services provided by us and to comply with our obligations as a Corporate Authorised Representative (CAR) (CAR No. 1312087) of Trend Investor Services Proprietary Limited (Trend), ABN 65 061 768 670, who is the holder of an Australian Financial Services Licence (AFS Licence No 255475).

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 interests;
- what to do if you have a complaint, and how it will be dealt with; and
- 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.

Not Independent

Trend, Trend Advisory and its Advisers are not independent, impartial or unbiased because they may have an association or relationship with issuers of financial products that may influence the services we provide to you. They may also receive commissions on life insurance products we recommend to our clients.

What other disclosure documents and statements will I receive?

When providing you with personal advice or further assistance in selecting products or services having regard to your particular circumstances and needs, we will, where we are required to do so under the law, issue you with a Statement of Advice (SOA) that will set out the personal advice we have given you, including any recommendations we offer along with our rationale for our recommendations and information about any fees, commissions, associations or relationships which might influence the provision of that advice.

If we provide to you a SOA, we may provide further advice to you after we have given you a SOA. If we have not provided you with a record of the further advice you may request, either verbally or in writing, a record of further advice within 7

years (or as prescribed by law) of us providing the further advice.

Generally, where we arrange for the issue of a financial product to you, you will receive a Product Disclosure Statement (PDS) or other relevant disclosure documents that include information about the product so that you can make an informed decision whether to acquire the product. It would include any relevant terms, significant risks and costs associated with the supply of that financial product.

How you can instruct us and your obligations?

We will accept order instructions via telephone or email. You must check and confirm with us that orders sent via 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?

Trend Advisory is a CAR (CAR No. 1312087) of Trend (AFS Licence No 255475). Trend has authorised Trend Advisory and its directors and employees, as Authorised representative, to provide personal advice on and deal in the following classes of financial products:

- Basic Deposit products;
- Deposit Products other than Basic Deposit products;
- Government Debentures, Stocks or Bonds;
- Investment Life Insurance products;
- Life Risk Insurance products;
- Managed Investment Schemes including IDPS;
- Retirement Savings Accounts; and
- Superannuation.

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

Retail Client: A client who receives the full suite of regulatory protections under the Corporations Act, including disclosures, advice suitability, and access to dispute resolution. Retail classification typically applies unless the client meets specific asset, income, or business-related thresholds.

Wholesale Client: A client who meets certain financial thresholds, such as net assets over \$2.5 million or income above \$250,000 p.a., or qualifies as a professional investor. Wholesale clients receive fewer regulatory protections but may access a broader range of financial products and services.

Trend Advisory was incorporated in September 2024 and is a provider of financial services to retail and wholesale clients. As Trend Advisory is a client-focused, future-oriented financial services provider, dedicated to delivering personalised advice that empowers individuals and businesses to achieve their financial goals. Our mission is to make a tangible difference in your financial journey, offering strategies that not only meet your needs today but also secure your future.

About your Adviser

Advisers are authorised by Trend and Trend Advisory to provide financial product advice in relation to, and deal in, certain financial products and services. Trend and Trend Advisory will be responsible for any financial services that your Adviser is authorised to provide to you. Your Advisers details will be included in the Statement of Advice that is provided to you.

Nature of Advice and our Responsibilities

Trend Advisory and its Advisers may provide personal advice and/ or general advice regarding financial products and services that can be dealt through us. Personal advice is advice that takes into account one or more of your objectives, financial situation and needs ("your Personal Circumstances"). You should immediately notify your Adviser if your Personal Circumstances change. Each time you receive any personal advice, you will be asked to confirm whether your Personal Circumstances have changed. Your Adviser can only make recommendations based on the information provided by you. Without all the necessary information, the advice given may not be appropriate for your Personal Circumstances.

Before taking any action to acquire any of the financial products or services mentioned in this FSG you should consider whether the product or service is appropriate having regard to your Personal Circumstances. You should also refer to the relevant PDS and ensure that you understand the risks associated with those financial products and services.

It should be noted that if you open an account with us you may be requested to provide some information relating to your financial circumstances and risk profile. This information is collected so that we can:

- receive some reassurance that you will be able to finance any trading and/ or investment in recommended products that you enter into and that your attitude to risk is comparable to that of the financial products you intend to trade; and
- identify who you are as required by the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (AMLCTF Act 2006).

By collecting this information it does not mean that Trend, Trend Advisory or any of its Adviser will or have provided personal advice to you.

Details of Associations or Relationships we have with product issuers or related body corporates that may influence us when providing services to you?

Trend Advisory has a relationship with Trend, the AFS Licensee that has granted it an authority to provide financial services to clients.

Trend Advisory has relationships with multiple Third Party Service Providers some of which you may be required to open an account with for the purpose of receiving dealing services and/ or financial products. These relationships in no way influence the provision of financial services by Trend Advisory to you.

Trend Advisory 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).

The fees charged for our advice and services will be agreed between you and us and may be based on:

- an agreed dollar amount;
- an hourly rate; and/or
- a percentage-based fee.

The fees will either be invoiced directly to you or deducted from your account provided that you give your written consent.

Our advice fees may include charges for the following advice services:

- Initial/ Implementation advice fee - The initial/ Implementation advice fee covers the cost of implementing the advice provided in the SOA and will be up to a maximum of \$6,950 (inc. of GST) depending on fund under management.
- Ongoing advice fee or Service Review advice fee - The ongoing advice fee or service review advice fee covers the cost to review the strategies and the products recommended in your SOA. Regular reviews help you take advantage of opportunities as they become available. This fee will be up to 2% of funds under management (per annum, inclusive of GST) with a maximum fee of \$4,000 (per annum, inclusive of GST).

- Insurance Commissions - Please note that for services in relation to insurance products, commissions may be paid by the product provider as follows:
 - Initial commission - a percentage of the value of your investment contributions, loan balance or insurance premiums; and
 - Ongoing commission - a percentage of the value of your investment balance, outstanding loan amount or premiums, usually calculated at the end of each month in which you hold the investment or loan, or on renewal of insurance products.

Specific details of our services and the fees, commission or transaction fees payable by you will be outlined in the SOA issued to you or the Client Agreement entered into between either the Third Party Service Provider and you or between Trend Advisory and you.

Employee remuneration

Our employees may in turn be remunerated by way of salary, on a commission basis or other employee benefits for the services provided to you. Their remuneration is included in the fees discussed above.

Payments to directors, employees, representatives and authorised representatives will only be paid if they are authorised by you.

Referral Agents

Where your business has been referred to Trend Advisory or your trade instructions require the use of a third party, Trend Advisory may be required to share a percentage of the fees with other parties. In such circumstances the details will be included in the agreement that you sign with Trend Advisory or the relevant financial services provider. Any referral fees that will be paid to and from Trend Advisory, will not become an additional cost to you as the client.

If you have a complaint, how it will be dealt with?

If you wish to make a complaint, you should contact the CEO of Trend Advisory, Brent Ramsay, can be contacted on 1300 386 159 or by email bramsay@trendadvisory.com.au (see below for details).

If you are not satisfied with the manner in which we have dealt with your complaint within 21 days, you may contact Trend's Compliance Officer on (07) 5532 7118 and discuss the matter with them.

As a CAR of Trend, Trend Advisory must comply with the Complaints Resolution Procedure implemented by Trend.

Trend has a formalised client complaint resolution procedure. All complaints are reviewed and investigated by Trend's Compliance 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 Trend.

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 Australian Financial Complaints Authority (AFCA). You can contact AFCA by writing to:

Australian Financial Complaints Authority
 GPO Box 3, Melbourne VIC 3001
 Toll Free: 1800 931 678
 Email: info@afca.org.au
 Website: www.afca.org.au

In accordance with Regulatory Guide RG126 and Section 912B of the Corporations Act 2001, Trend 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. This data may also be used or shared with Trend Investor Services Pty Ltd (AFSL) and auditors. We may also share this with compliance consultants, legal advisers, and other third party service providers where deemed necessary to ensure regulatory and compliance requirements are met or to enhance service quality.

How you can contact us or Trend?

Trend Advisory Pty Ltd

Telephone: 1300 386 159
Mail: 3/99 Racecourse Road, Ascot QLD 4007
Email: admin@trendadvisory.com.au
Website: www.trendadvisory.com.au

Trend Investor Services Proprietary Limited

Telephone: (07) 5532 7118
Mail: PO Box 1755, Southport QLD 4215
In person: Unit D, 4 Railway St, Southport QLD
Email: info@trendinvestorservices.com.au
Website: www.trendinvestorservices.com.au