

WEBSITE DISCLOSURE INFORMATION (WDI)

Version 4

Dated 10 January 2025

Zebra Financial Services Pty Ltd – AFSL 512864

ABN 90 627 270 277 Suite 12, 350 George Street, Sydney NSW 2000

Zebra Financial Services Pty Ltd (ZFS) ABN 90 627 270 277 is an Australian Financial Services Licensee (AFSL No. 512864). We appoint Authorised Representatives to act on our behalf for the provision of authorised financial services.

This Website Disclosure Information (**WDI**) is provided by:

**Montré Pty Ltd t/a Montré Financial
Corporate Authorised Representative No. 1285608 (Montré)**

- Asit Kumar Nayak (Authorised Representative No. 1258072)
- Daniel John Williams (Authorised Representative No. 1261870)
- Tracey Ann Smylie (Authorised Representative No. 428187)

Address: Suite 112, 350 George Street, Sydney NSW 2000
Phone: 1300 182 977
Email: enquiries@montrefinancial.com.au

The distribution of this WDI is authorised by the Licensee.

Purpose of WDI

This WDI will inform you of our services and fees, to assist you when deciding whether to use those services. This WDI includes information about:

- the financial services and products we provide;
- the advice and documents you may receive;
- your privacy and how we collect your personal information;
- what to do if you have a complaint;
- the significant relationships and associations we have;
- the remuneration and other benefits that may be received by us or other relevant persons in connection to the financial services we provide to you; and
- fees and charges for our services.

Not Independent

The use of the terms “independent”, “impartial”, “unbiased” or similar terms are restricted under section 923A of the Corporations Act.

Montré Financial is not independent and cannot use these words or expressions because it is paid commission by life insurers for life insurance policies arranged by the Licensee. Please refer to the sections on fees in this WDI for further information on commissions Montré receive.

Financial services we provide

Zebra Financial Services Pty Ltd is authorised to provide financial services including financial product advice (general and personal advice) and deal in financial products including:

- basic deposit products;
- non-basic deposit products;
- non-cash payment products;

- managed investment schemes, including Investor Directed Portfolio Services (IDPS);
- government debentures, stocks or bonds;
- securities;
- superannuation: Personal and Corporate;
- retirement savings accounts;
- Wealth creation and retirement planning;
- Cash flow and debt reduction strategies;
- Direct equities;
- investment life insurance products, including funeral bonds, endowment policies, allocated pensions and annuities; and
- life risk insurance products, including term life, total and permanent disability, trauma and income protection.
- Standard Margin Lending facility.

In addition, we provide a suite of professional services to help structure such matters as Self-Managed Super Funds (SMSF), Trusts and Wills.

Approved Product List (APL)

Our Authorised Representatives can only provide advice on financial products that are on our APL, a copy of which is available upon request. The APL includes a range of investment/insurance/superannuation products for our Authorised Representatives to choose from. The products we provide on the APL have been selected by independent committees based on extensive research on a range of factors including performance, costs and risks.

Documents you may receive

In addition to this WDI, you will receive other important documents. Please refer to the following definitions for a description of the documents you are likely to receive:

Statement of Advice (SOA)

If you request that we provide you with personal financial advice, we will provide you with a SOA. We must give the SOA to you the first time we provide you with personal advice about each type of financial product or where there has been a significant change in your circumstances.

We provide personal advice when we take your personal circumstance into account when providing advice. Personal advice can be given on your complete financial situation or on limited areas you require advice on – we will discuss the scope of the advice before we start work.

We must give you the SOA before we provide any services recommended in the SOA. We are under a legal obligation to ensure that the advice and recommendations we provide to you are in your best interests.

The SOA will include the following information:

- the nature of the advice given and the grounds for our recommendations;
- information about fees and commissions that may be received for the advice; and
- any associations, relationships or interests that may influence the advice we provide.

Where the personal financial product advice relates to a basic deposit product, non-cash payment facility or travellers cheques, an SOA will not be provided.

Record of Advice (ROA)

We may also record our advice through preparing a record of advice in some circumstances instead of providing you with a SOA. If you have not been provided with the ROA, you may request a copy of it free of charge at any time within seven years after the advice was provided to you, by contacting us.

Client Service Agreement

The Client Service Agreement will be tailored to your specific requirements and outlines the benefits, services and support provided by MONTRE for you. It will provide an indication of our fees and costs associated with providing and implementing our advice.

Product Disclosure Statement (PDS)

If we make a recommendation on certain financial products (other than securities) or arrange the issue of a financial product, you will receive a Product Disclosure Statement (PDS). The PDS outlines the key features, significant benefits, risks and fees associated with the financial product.

How can you provide us with instructions?

You can give us instructions in writing, by phone, email or any other means that we agree with you from time to time.

Who do we act for?

As an AFSL holder, we act on our own behalf when providing you with financial services.

Fees and charges

We will charge you a fee for personal advice and dealing services we provide to you.

All fees are **inclusive** of GST.

One-off fees

We may charge a one-off fee for providing and implementing a discrete piece of advice or processing a transaction for you. We may also charge a fee for general advice. The fee will either be:

- a fixed fee; or
- an hourly rate; or
- calculated as a percentage of funds under management/advice; or
- a combination of fixed and percentage (hybrid).

- Our fixed fee for personal advice will depend on the amount of work required. We will provide you an explanation of how we calculate the fee before we provide advice to you.

You may request particulars of these fees within a reasonable time after receiving this, but before you are provided with any advice.

Ongoing fees

If you enter into an ongoing service arrangement with us, we will charge you a yearly fee, which is payable monthly, based on the services you are entitled to receive.

Fee disclosure

Details of these fees and benefits will be provided to you in an engagement letter or services agreement before we provide advice and will be included in the SOA or ROA provided to you.

Please contact us if you require any further information about how we or our advisers are remunerated.

We also refer you to the adviser profile.

Remuneration, commissions and other benefits

We may receive commissions from life insurance companies.

Initial commission

We may receive commission of:

- up to 66% (inclusive of gst) of the first year's premium for new policies implemented from 1 January 2020.

Where we change the level of cover on a policy and your premium increases as a result, we may receive commission on the increase in the premium (eg if your premium was \$1,000 and it is now \$1,200, we could receive "initial" commission on the additional \$200). This commission is capped at the percentage applicable in the year that you implemented the policy – eg, if you commenced a policy in June 2018 and

increase the cover now, we may receive up to 88% of the increase in premium.

We may also receive "initial" commission on the increase to the premium of existing policies that were implemented prior to 1 January 2018 (where the increase is a result of action by you).

Ongoing commission

We receive ongoing commission calculated as a percentage of the premium paid to the insurer.

Ongoing commission on policies entered into after 1 January 2018 is capped at a maximum of 22% (inclusive of gst) of the commission.

How our advisers are paid

Our advisers are paid a salary which does not change depending on the amount of financial services they have provided.

Associations

We are required to disclose any associations or relationships between us, our related entities and product issuers that could reasonably be capable of influencing the financial services we provide to you. No such associations or relationships exist. If such associations or relationships do come into existence, we will disclose them to you in writing.

Complaints

We are fully committed to providing quality financial services. However, if you are unhappy with our services, we have an internal complaint process to deal with your concerns.

Step 1

Please contact us if you have any complaints with respect to our financial services. Please provide us with as much information about the complaint as you can. We will then attend to your complaint and may contact you for more information. Once we have enough information, we will endeavour to resolve your complaint in five business days.

Practice Manager: Maria Pteris

Email: maria@zebrafs.com.au

Step 2

If you are not happy with the outcome, you may request that our compliance officer review your complaint and our proposed resolutions. The compliance officer may contact you for more information. The compliance officer will contact you with his or her decision.

Compliance Manager: Asit Nayak

Email: info@zebrafs.com.au

Step 3

We will attempt to resolve your complaint efficiently and fairly. If you feel our response is inadequate, or if you have not received a response within 45 days, you can have your complaint reviewed by the Australian Financial Complaints Authority:

Online: www.afca.org.au
Email: info@afca.org.au
Phone: 1800 931 678
Fax: (03) 9613 6399
Mail: Australian Financial
Complaints Authority
GPO Box 3
Melbourne VIC 3001

Compensation arrangements

We hold professional indemnity insurance in respect of our financial services which complies with the *Corporations Act 2001* (Cth). The professional indemnity insurance covers all of the financial services you are provided, even if they were provided by a person who is no longer our Authorised Representative.

Privacy

Australian Privacy Principles apply to how we collect and use personal information. The information you provide to us for the purposes of obtaining financial product advice must only be used to:

- fully understand your financial planning needs;

- provide you with information, products or services that you might reasonably expect or request;
- manage rights under any laws applying to the services provided; and
- conduct research and marketing which includes direct marketing (although you have the right to specifically instruct us not to use your personal information for these purposes).

For details of how we collect and use your personal information, please refer to our privacy policy which is available on our website.

Further Information

If you have any further queries about the financial services provided, please do not hesitate to contact us.

AFSL

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Practice

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