



Financial Services Guide

Torndirrup Pty Ltd T/as Smith Thornton
Corporate Authorised Representative
(# 472492) of
NKH Knight Holdings Pty Ltd
AFSL 438 631

This FSG was prepared on 01 November 2018

Smith Thornton Version 1.2

Authorised for distribution by NKH Knight Holdings Pty Ltd

Why am I receiving this document?

This Financial Services Guide describes our financial services to assist you to decide whether to use them. It describes how we are remunerated, our professional indemnity insurance and how we handle any complaints you may have.

It contains information about:

- NKH Knight Holdings Pty Ltd (the Licensee), Torndirrup Pty Ltd trading as Smith Thornton and your Accountant—the Adviser (collectively, 'us', 'we' and 'our')
- Our financial services offered, their cost, how we are remunerated for our financial services and our professional indemnity insurance
- Knight Financial Advisors and our relationship with them
- Any conflicts of interest which may impact the services we provide
- How we deal with complaints if you are not satisfied with our services.

Smith Thornton, NKH Knight Holdings & Knight Financial Advisors

As Accountant advisers, along with the Licensee, we are required to comply with the obligations of the Corporations Act and the conditions of the licence. This includes the need to have Professional Indemnity insurance in place, which covers us for any errors or mistakes relating to our advice services. This insurance meets the Corporations Act and covers advice provided by us and our advisers after they cease working with us provided we have notified the insurer of the claim when it arises and this is done within the relevant policy period.

What services do we provide?

As Accountants, Smith Thornton's authorised advisers provide General Financial Advice only in:

- Superannuation and Self-Managed Superannuation Funds (SMSF's), to both wholesale and retail clients.

The financial advice process

When financial planning, personal advice or dealing services are required an Authorised Representative will provide you:

- Their FSG;
- A Statement of Advice (SoA) or a Record of Advice (RoA) which documents previous advice Knight Financial Advisors have provided to you; and
- Other disclosure documents, as applicable to your situation.

We work together with Knight Financial Advisors Pty Ltd to help our clients develop financial strategies that align with their life goals and objectives. Knight Financial Advisors then help our clients to act on this advice.

We have a personal advice provider, Tammy Stone, who works with us. She is an Authorised Representative of the licence held by NKH Knight Holdings and may provide you with personal advice and financial service. If so, she will provide you with the Knight Financial Advisor's FSG.

Alternatively, you may be referred to Jason Featherby, Peter Farlie or another Authorised Representative at Knight Financial Advisors, who may provide personal advice and financial services to you.

If Knight Financial Advisors provide you with financial services they will give you a copy of their FSG.

Knight Financial Advisors, provide high quality strategic financial and investment advice across a wide spectrum of financial authorisations and products.

Knight Financial Advisors act for you when giving advice and arranging financial products for you.

Fees, how we are paid and who we pay

You will not be charged a separate fee for our 'general financial advice', as we will receive fees and remuneration from the hourly rates we charge you preparing your tax, accounts and providing advice generally.

Our advisers are paid an annual salary for the services provided to you. Our directors may be eligible to receive a performance bonus if they meet pre-set agreed performance indicators and, as owners of the business, a distribution of profits.

The fees for financial planning, personal advice or dealing services will depend on the type of services that are provided by Knight Financial Advisors Pty Ltd and will be payable to them.

Conflicts of interest

Associated businesses

As part of providing our services, we may refer you to other businesses in the Smith Thornton Group (which provide accounting, tax and SMSF services) or any of its subsidiaries.

These businesses have common ownership with Smith Thornton. We may receive a distribution of profits if our clients use their services

We may hold investments we discuss

Your accountant adviser may provide general advice on investments, which they, or the director(s) and shareholders of our business, may hold or may hold in their own personal portfolios.

Making a complaint

We endeavor to provide you with the best service at all times.

If you are not satisfied with our services then we encourage you to contact us.

Please call us or put your complaint in writing to our office. We will acknowledge receipt of your complaint immediately and attempt to resolve it within 45 days. Alternatively, contact our AFS Licensee directly.

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services compliant resolution that is free to consumers.

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority

GPO Box 3, Melbourne VIC 3001

Your privacy

We are committed to protecting your privacy. We use the information you provide to advise about and assist with your financial affairs.

If you don't provide us with full information we request, we can't properly advise or assist you with your financial affairs. We provide your information to financial service providers or other companies with whom you choose to deal (and their representatives) and our related entities. We do not trade, rent or sell your information. We may disclose your information to recipients in the United States of America for the purpose of required transaction notifications (E.g. Form W-8 BEN). We may also store your information in the 'cloud' for the purposes of data storage, file backups and or attending to your affairs. These 'cloud' service providers may be in countries not regulated by laws, which protect your information in the way that is similar to the Privacy Act. If a recipient is not regulated by laws, which protect your information in a way that is similar to the Privacy Act, we will seek your consent before disclosing your information to them. We will not be accountable for any recipient's breach of Australian privacy laws and you will not be able to seek redress under those laws.

Our Privacy Policy contains more information about how to access and correct the information we hold about you and how to make a privacy related complaint, including how we will deal with it. Ask us for a copy by contacting us.

Contact details

Your Adviser

Torndirrup Pty Ltd trading as
Smith Thornton

CAR No. 472492
ABN 38 073 281 446

234 Stirling Terrace
ALBANY WA 6330

Phone: (08) 9842 5155

Our AFS Licensee

NKH Knight Holdings Pty Ltd

AFSL 438631
ABN 30 163 152 967

Unit 19, Level 2
100 Railway Road
Subiaco WA 6008

Phone: (08) 9367 8806

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CLIENT ACKNOWLEDGMENT

CLIENT NAME(S):	
MEETING DATE:	
AUTHORISED ACCOUNTANT/ADVISER	

I / we acknowledge receipt of from the above mentioned authorised accountant or adviser of Smith Thornton their:

- FINANCIAL SERVICES GUIDE (FSG) dated 1 November 2018 (version 1.2)

CLIENT SIGNATURE

DATE

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DATE