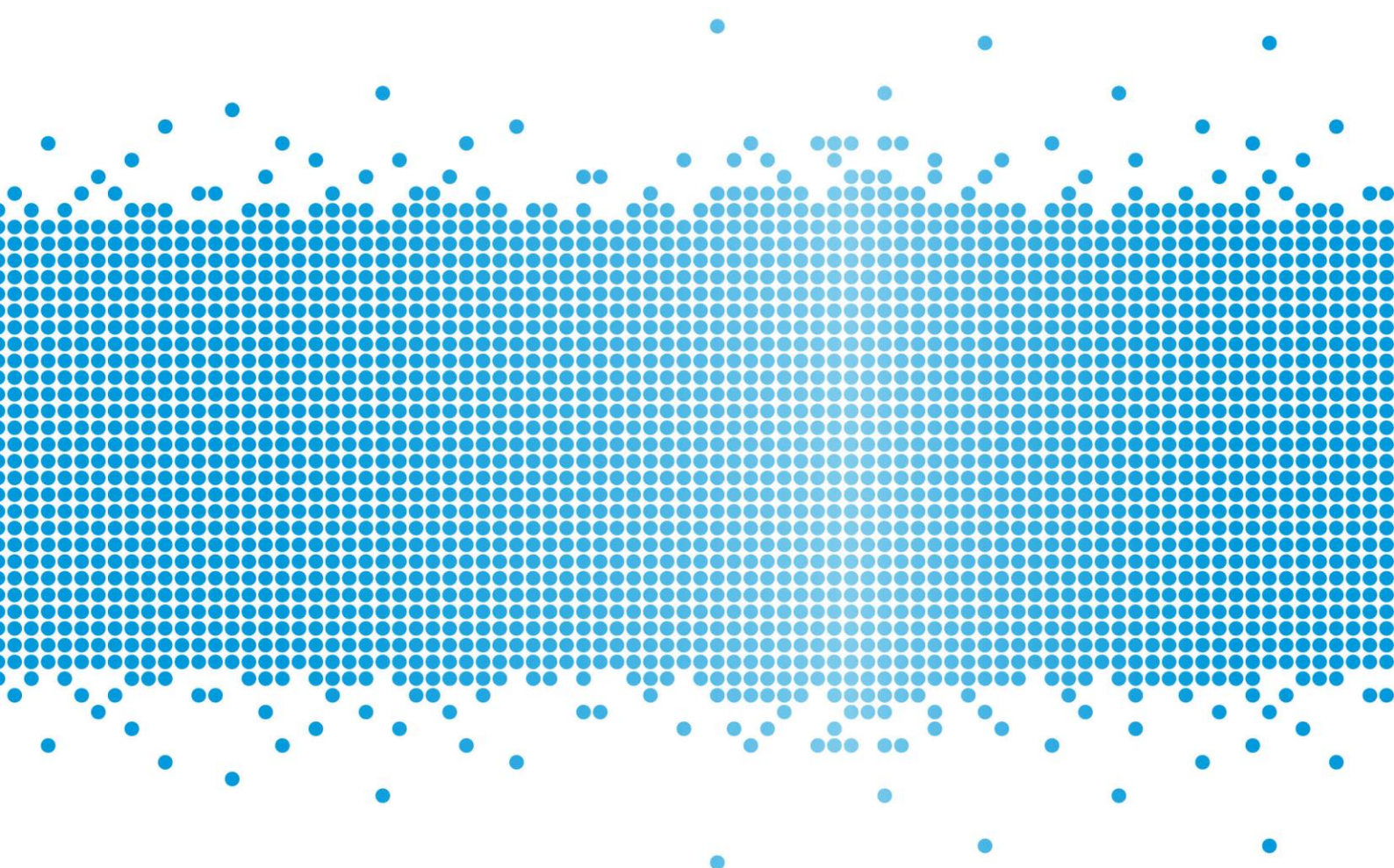


Financial Services and Credit Guide



Version: 13.0

Date prepared: 1st January 2022



This Financial Services and Credit Guide (FSCG) contains information that will help you decide whether to use the financial services we offer. It sets out:

- who we are and how we can be contacted
- the advice and services we provide
- information about our licensee Charter Financial Planning Limited (Charter)
- our fees and how we, your adviser and Charter, are paid in connection with those services
- how we manage your private information
- how you can complain about a matter relating to us or Charter

Documents you may receive

We will provide you with a number of documents as you progress through our financial planning process to capture each stage of your advice journey. We may provide these documents to you electronically to your nominated email address, unless otherwise agreed.

When we provide personal advice it will normally be documented and provided to you in a Statement of Advice (SOA), known as a financial plan. The financial plan contains a summary of your goals and the strategies and any financial products we may recommend to achieve your goals. It also provides you with detailed information about product costs and the fees and other benefits we and others will receive, as a result of the advice we have provided.

If we provide further personal advice a financial plan may not be required. We will keep a record of any further personal advice we provide you for seven years. You may request a copy of such records by contacting our office during that period.

If we recommend or arrange a financial product for you we will provide a product disclosure statement (PDS) or investor directed portfolio service (IDPS) guide where relevant. These documents contain the key features of the recommended product, such as its benefits and risks as well as the costs you will pay the product provider to professionally manage that product.

You should read any warnings contained in your advice document, the PDS or IDPS guide carefully before making any decision relating to a financial strategy or product.

Not Independent

Generally, we provide personal advice in line with our Approved Product and Services List (APSL) which may include financial products and services associated with the licensee. We may receive commissions from life insurance products we recommend and non-monetary benefits such as training and educational seminars from product providers. For these reasons, we are not considered independent, impartial, or unbiased.

About our practice

Geographe Financial Group is a financial services advisory business specialising in providing quality financial planning advice to private clients and small to medium businesses.

Our Vision is to be the preferred choice of financial services in the South West region. For over 45 years our team at Geographe Financial Group have been partnering with our clients through life's financial journey.

Our business was established originally in 1976 by Bill O'Byrne. The business has evolved over time with Craig Gibson joining in 1986 and subsequently the formation of Geographe Financial Group.

Anton Mann, Brent O'Byrne and Robert Lorrimar all complement our advice team. We all harbour a range of financial planning expertise and a wealth of knowledge to provide strategies in line with our client's needs. Combined we have over 100 years' experience.

Our knowledgeable, friendly support staff are here to help with your queries and provide the structural platform of our successful organisation.

Summary of the business

| | |
|----------------------------------|--|
| Name | Geobay Nominees Pty Ltd trading as Geographe Financial Group |
| Australian Business Number | 12 137 790 124 |
| Authorised representative number | 428573 |

This guide provides information about our advisers including their contact details, qualifications, experience, the services they may offer and financial products they can provide advice on.

Geobay Nominees Pty Ltd has more than one office. This guide details information about our practice only. You can obtain the FSCG for other offices by contacting them on the details below.

Busselton office contact details

| | |
|---------|--|
| Address | Units 2-4, 62 on Kent 62 Kent Street, Busselton WA 6280 |
| Phone | 08 9752 3344 |
| Fax | 08 9752 3361 |
| Email | fpadmin@geofingroup.com |
| Website | www.geographefinancial.com.au |

Bunbury office contact details

| | |
|---------|--------------------------------------|
| Address | 7B Parkfield Street, Bunbury WA 6230 |
| Phone | 08 9791 2533 |
| Fax | 08 9791 2543 |
| Email | fpadminbunbury@geofingroup.com |

Our advice and services

We can provide you with personal and general advice about specific services and financial products listed below. We can also arrange for financial products to be issued without advice from us. In some cases, we may not be able to distribute a financial product to you under non-personal advice if your circumstances do not fit within a product's target market.

Individual advisers within our practice may not be qualified to provide advice in all of the services and products noted below. Their individual profile guides will note any limitations to the advice they are qualified to provide. At all times we will ensure the appropriate adviser is available to you to provide advice consistent with your goals.

The following table sets out the areas of advice we can help you with as well as the products and services we can arrange.

Any additional advice or services we can offer you, or limitations to the list below, will be outlined in **Our Financial Advisers and Credit Advisers** on page 12

| We can provide advice on | We can arrange the following products and services |
|---|--|
| — Investments strategies (strategic asset allocation and goals based investing) | — Superannuation, including retirement savings accounts |
| — Budget and cash flow management | — Self-managed superannuation funds (SMSF) |
| — Debt management (including borrowing for personal and investment purposes) | — Borrowing within your SMSF |
| — Salary packaging | — Employer superannuation |
| — Superannuation strategies and retirement planning | — Managed investments |
| — Personal insurance | — Deposit and payment products (for example term deposits, cash management accounts and non-cash payment products) |
| — Estate planning | — Standard margin loans |
| — Centrelink and other government benefits | — Retirement income streams, including pensions and annuities |
| — Aged care | — Personal and group Insurance (life cover, disability, income protection and trauma) |
| | — Life investment products including whole of life, endowment and bonds |
| | — Securities (including listed securities and debt securities) |
| | — Exchange traded funds and Listed investment companies |
| | — Arranging for listed securities, shares and debentures to be bought and sold via a platform and broker. |
| | — Investor directed portfolio services |
| | — Limited selection of investment guarantees |

Charter maintains an approved products and services list from a diversified selection of approved Australian and International providers, including companies related to Charter. These have been researched by external research houses as well as our in-house research team.

Charter periodically reviews these products to ensure that they remain competitive with similar products that address similar client needs and objectives. Generally, we recommend products that are on the approved products and services list. However, if appropriate for your needs, we may, subject to Charter's approval, recommend other products.

A copy of the approved products and services list can be supplied to you upon request.

If we recommend a new platform or portfolio administration service, we use those approved by Charter.

As at October 2021, the lenders whose products are most commonly recommended by accredited mortgage consultants authorised by Charter are ANZ, Macquarie Bank, NAB, AFG Home Loans, Commonwealth Bank and Bankwest.

Tax implications of our advice

Under the Tax Agent Services Act 2009, Geobay Nominees Pty Ltd, trading as Geographe Financial Group is authorised by the Tax Practitioners Board to provide tax (financial) advice services on matters that are directly related to the nature of the financial planning advice provided to you. We will not consider any other tax matters in our advice to you. Where tax implications are discussed they are incidental to our recommendations and only included as an illustration to help you decide whether to implement our advice.

Transaction services

We can arrange to complete transactions for you on limited types of financial products where we can take your instructions and arrange for the transaction to be completed, without providing personal advice. If you wish to proceed without our advice, we will ask you to confirm your instructions, which will be documented in writing. We will keep a record of this documentation for seven years after the end of our relationship. You may request a copy of such records by contacting our office during that period.

Your relationship with us and using our services

You can contact us directly with any instructions relating to your financial products. This includes giving us instructions by telephone, mail or email. We can only accept your instructions via email once you have signed an authority form.

We will work with you to agree what advice and services we will provide and when and how often we will provide them.

Where you agree to annual advice and services, the details will be documented and provided to you in an advice or service agreement. This includes the frequency of contact between us, service standards that may apply, any fee arrangements and how the agreement can be terminated.

If at any time you wish to terminate your relationship with us, please contact us using the details shown in this guide.

Providing information to us

It is important that we understand your circumstances and goals, so that we can provide you with appropriate advice and services. You have the right not to provide us with any personal information. Should you choose to withhold information, or if information you provide is incomplete or inaccurate the advice or services we provide you may not be appropriate for you.

It is also important that you keep us up to date by informing us of any changes to your circumstances so we are able to determine if our advice continues to be appropriate.

Our fees

The actual fee charged to you will depend on the nature of the advice or service we provide. We will discuss and agree the actual fees with you before we proceed. The following section outlines the types of fees that may apply.

The fees charged for our advice and services may be based on a combination of:

- A set dollar amount; or
- A percentage based fee.

Our agreed advice and service fees may include charges for:

- Initial advice;
- Annual advice and services.

Please note that for services in relation to insurance and some credit products, commissions may be paid by the product provider as follows:

- Initial commission - a percentage of the value of your loan balance or insurance premiums; and
- Ongoing commission - a percentage of the value of your outstanding loan amount or premiums, usually calculated at the end of each month in which you hold the loan, or on renewal of insurance products.

We may also receive commissions for deposit bonds. Details are in the schedule of fees.

Payment methods

We offer you the following payment options for payment of our advice fees:

- BPAY, direct debit (savings), credit card or cheque; and
- Deduction from your investment (subject to the advice and service provided)..

All permissible fees and commissions will be paid directly to Charter as the licensee. They retain an amount (a licensee fee) to cover their licensee costs and the balance is passed on to us. The amount is determined annually, based on a number of factors, including our business revenue and the number of advisers in the practice.

For more information on our services, please see our **Schedule of fees** attached or available on request.

Fixed service fees

We offer the following services at these fees:

| Service | Fee |
|--|-------|
| Assistance to access superannuation benefits (I.e. Financial Hardship claim) | \$495 |
| Ad-hoc social security (Centrelink/DHS) advocacy and reporting | \$660 |

Other costs

Where other costs are incurred in the process of providing our advice and services to you, you will be liable for these costs. However, we will agree all additional costs with you prior to incurring them.

Other benefits we may receive

The following are monetary and non-monetary benefits we may receive other than those explained above. These are not additional costs to you.

In addition to the payments we may receive for our advice and services, we may receive other support services or recognition from the licensee to help us grow our business. This could include training, badging rights, technology, financing, events or other recognition we are eligible for. We may receive benefits from products that may include non-monetary benefits that are valued at less than \$300. We may also participate in business lunches or receive corporate promotional merchandise tickets to sporting or cultural events and other similar items.

Development, management and advice (DMA) run off payments

Eligibility to receive DMA run off payments is dependent on us continuing to be authorised by and meeting standards set by Charter. From 31 January 2020 we will be eligible to receive run-off payments based on the amount of advice revenue we generated in 2018. Advice revenue includes revenue directly attributable to advice provided to a client for an agreed fee. It excludes commissions from investment, insurance and banking products. These payments are to assist with our cashflow over 3 years as set out in the table below. Run-off payments will not be made after January 2023.

| Year | Total annual amount (payable over 2 instalments) |
|------|--|
| 2021 | \$46,200.00 |
| 2022 | \$23,100.00 |

Transition Support Payments (TSP)

The TSP payments we are to receive provide us with transitional cash flow support are derived from a crystallised base that was unique for our practice

| Year | Annual TSP amount |
|------|-------------------|
| 2021 | \$233,025.60 |
| 2022 | \$116,512.80 |

Certified quality advice program

On meeting eligibility criteria and gaining access into the program, we may become eligible for discounts on licensee fees, a 10% increase in purchase price under the buyout option and a 10% increase in DMA payment should we qualify. Eligibility is assessed on professional operations and processes, high quality advice standards and education.

Buyout option

If we leave the financial services industry, we are eligible to sell the register rights of our client base to Charter Financial Planning Limited. The valuation of these rights is based on a multiple of the annual financial planning revenue generated by our practice.

Personal and professional development

Charter provides personal and professional development opportunities in the form of education and professional development programs, offered annually to qualifying practices.

Business support

We may receive financial and non-financial assistance from the licensee including financing, technology support and marketing or other once-off transitional support costs, to help us grow our business or implement appropriate succession planning options.

Provided we met specific qualification criteria Charter will support our practice with up to \$3,750 per authorised representative that was with us in December 2017. This support is to assist us in meeting the training and education requirements for financial advisers as required by Financial Adviser Standards and Ethics Authority. Any support provided by Charter is paid directly to the education provider and not to us.

Placement fees

From time to time Charter will receive fees from brokers or product issuers (including AMP group companies) for arranging client participation in Initial Public Offerings (IPOs) of financial products. The fee, which is generally a percentage of the fee paid to the broker, varies from offer to offer and by the level of participation by Charter. We may share in this fee based on the level of participation by our clients.

Relationships and associations

It is important that you are aware of the relationships that Charter has with providers of financial services and products as they could be seen to influence the advice you receive.

We are 40% owned by Associated Planners Financial Services Pty Ltd which is a member of the AMP Group.

About our licensee

Charter Financial Planning Limited

ABN 35 002 976 294

Australian Financial Services Licensee and Australian Credit Licensee No: 234665

Charter:

- Approved the distribution of this guide
- Authorised us to provide advice and other services as described in this guide
- Authorised us to provide credit assistance services to you

Charter's registered office is located at 33 Alfred Street, Sydney, NSW 2000.

About the AMP Group

Charter is a member of the AMP group of companies. We can provide advice on products from a wide range of financial product providers, some of which are related or associated with Charter namely:

- | | |
|--|---|
| — National Mutual Funds Management Limited | — AMP Capital Funds Management Limited |
| — NMMT Limited | — AMP Capital Investors Limited |
| — N.M. Superannuation Pty Limited | — AMP Superannuation Limited |
| — ipac asset management limited | — Australian Securities Administration Limited (ASAL) |
| — AMP Bank Limited | — SuperConcepts Pty Ltd |
| — SMSF Administration Solutions Pty Ltd | |

If we recommend a product issued by the AMP Group or a third party product issuer, they will benefit from our recommendation by receiving product, administration and investment fees, as well as fees paid by fund managers to distribute their product. These fees are all disclosed in the relevant PDS or IDPS guide.

Authorised representatives and/or staff employed in our business may hold shares in AMP Limited, whose share price may be favourably affected by the sale of products issued by AMP Group companies.

Confidence in the quality of our advice

If at any time you feel like you are not satisfied with our services, the following will help you understand your options and find a resolution.

- Contact your adviser and tell them about your complaint.
- If your complaint is not satisfactorily resolved within three business days, please contact AMP Advice Complaints:
 - Phone 1800 812 388
 - Email advicecomplaints@amp.com.au
 - In writing:

Charter Financial Planning Limited

Attention: Head of Advice Complaints and Client Remediation

33 Alfred Street

Sydney NSW 2000

- They will try to resolve your complaint quickly and fairly. They will provide you with a decision in respect to your complaint within 30 days of us receiving it.
- We note that in some circumstances, it may not be possible for us to completely resolve a complaint within this timeframe. If you do not agree with our decision in respect of your complaint, or are otherwise unsatisfied with our response you may escalate your complaint to one of the following External Dispute Resolution Schemes listed below.

| | |
|---|--|
| Any issues relating to financial advice, investments, superannuation, insurance matters, or credit matters | Australian Financial Complaints Authority (AFCA) GPO Box 3 Melbourne VIC 3001 1800 931 678 www.afca.org.au info@afca.org.au |
| Any issue relating to your personal information | The Privacy Commissioner GPO Box 5218 Sydney NSW 2001 1300 363 992 privacy@privacy.gov.au |

You may also contact the **Australian Securities & Investments Commission (ASIC)** on 1300 300 630 (free call info line) to make a complaint and obtain information about your rights.

Professional indemnity insurance

We maintain professional indemnity insurance to cover our advice and the recommendations provided by your adviser. Charter is also covered by professional indemnity insurance and this satisfies the requirements imposed by the Corporations Act 2001 and National Consumer Credit Protection Act. The insurance covers claims arising from the actions of former employees or representatives of Charter, even where subsequent to these actions they have ceased to be employed by or act for Charter.

Your privacy

We are committed to protecting your privacy. Below we outline how we maintain the privacy of the information we collect about you.

Privacy Collection Statement

As part of the financial planning process, we need to collect information about you. Where possible we will obtain that information directly from you, but if authorised by you we may also obtain it from other sources such as your employer or accountant. If that information is incomplete or inaccurate, this could affect our ability to fully or properly analyse your needs, objectives and financial situation, so our recommendations may not be completely appropriate or suitable for you.

We are also required under the Anti-Money-Laundering and Counter-Terrorism Financing Act (AML/CTF) 2006 to implement client identification processes. We will need you to present identification documents such as passports and driver's licences in order to meet our obligations.

We keep your personal information confidential, and only use it in accordance with our Privacy Policy. Some of the ways we may use this information are set out below:

- Your adviser and Charter may have access to this information when providing financial advice or services to you;
- Your adviser may, in the future, disclose information to other financial advisers, brokers and those who are authorised by Charter to review customers' needs and circumstances from time to time, including other companies within the AMP group (the Group);
- Your information may be disclosed to external service suppliers both here and overseas who supply administrative, financial or other services to assist your adviser and the Group in providing financial advice and services to you. A list of countries where these service providers are located can be found in the Group Privacy Policy;
- Your information may be used to provide ongoing information about opportunities that may be useful or relevant to your financial needs through direct marketing (subject to your ability to opt-out as set out in the Group Privacy Policy); and
- Your information may be disclosed as required or authorised by law and to anyone authorised by you.

Your adviser and Charter will continue to take reasonable steps to protect your information from misuse, loss, unauthorised access, modification or improper disclosure. You can request access to the information your adviser or Charter holds about you at any time to correct or update it as set out in the Group Privacy Policy. The Group Privacy Policy also contains information about how to make a complaint about a breach of the Australian Privacy Principles.

For a copy of Group's Privacy Policy visit <http://www.amp.com.au/privacy> or you can contact us.



I have been a Director of Geographe Financial Group with over 40 years of experience in the financial planning industry. I have enjoyed working closely with my clients helping them through all stages of their financial lives. In March 2014 I had the honour of receiving the Gerald Lippman Award. This national award considers the contribution the adviser has made to the financial planning profession, their involvement within their community, the support they offer their clients and colleagues as well as the quality of their practice. I am always striving to support and develop Geographe Financial Group as it continues to play a significant role in our community.

As a Director of Geographe Financial Group, and after many years of being an active adviser, I know that life experiences can be uncertain. Our advisers and the support team, at Geographe Financial Group in Busselton, Bunbury and surrounding districts are continuing to share in my passion to help ensure our clients are well prepared, so they, and their families can live with financial confidence now and into the future.

By reading this Financial Services and Credit Guide you have taken one of the first steps you will take to financial security

Geographe Financial Group has been built on
relationships and trust.

| | |
|-------|----------------------|
| Phone | 08 9752 3344 |
| Email | bill@geofingroup.com |

Busselton office

| | |
|---------|--|
| Address | Units 2-4, 62 on Kent 62 Kent Street, Busselton WA 6280 |
| Phone | 08 9752 3344 |
| Email | fadmin@geofingroup.com |

Bunbury office

| | |
|---------|--------------------------------------|
| Address | 7B Parkfield Street, Bunbury WA 6230 |
| Phone | 08 9791 2533 |
| Email | fadminbunbury@geofingroup.com |

Our Financial Advisers and Credit Advisers



I have been working in the financial planning industry since 1986, advising clients for over 35 years, on a vast array of financial planning and risk protection strategies. I am a joint Director of Geographe Financial Group and passionate about working with people who have a dream for a better and richer life. I bring a wealth of experience and knowledge to the business overall and believe that the advice relationship brings greater certainty to our clients financial lives and the best possible chance of achieving the financial outcomes important to them. I am married with 2 children and enjoy being an active member of our local community.

I am delighted to say that in 2017 I was awarded the **2017 State Adviser of the Year** Award from Charter, in recognition of the value and service overall I provide to clients. With over 700 advisers in our network at the time, I consider it a significant achievement and honour to have won this award for something I do every day. It recognises the real difference financial advice can make to clients.



| | |
|----------------------------------|---|
| Phone | 08 9752 3344 |
| Email | craig@geofingroup.com |
| Authorised representative number | 250967 |
| Credit representative number | 407027 |
| Qualifications (Finance related) | Advanced Diploma of Financial Services (Financial Planning) |
| Professional memberships | AFA - Association of Financial Advisers FPA - Financial Planning Association |

The advice and services I can provide

I am authorised to provide the services listed in the **Our advice and services** section of this guide, except for the following:

- Aged care
- Debt securities

Should you require advice and services that extend beyond my authority I can refer you to a suitably qualified professional.

I am also a Credit Representative of Charter and am authorised to provide Strategic debt advice regarding how to structure debt, suitability of existing loan structures and repayment options. I am not authorised to provide credit assistance. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

How I am paid

I receive the following from our practice:

- salary
- equity in the practice

I am a director of Geographe Financial Group and receive a salary plus dividends from the practice



I have been working with Geographe Financial Group as a Financial Advisor since 2010. I have lived in the Busselton area for over 25 years, where my children attended the High school in Busselton. I love our Southwest lifestyle and have interests in boating, fishing, diving, camping, kid's sports, football, running and sailing and am a member of a local Apex Club. I enjoy the relationship with my clients and especially enjoy advising, assisting and guiding my clients in achieving their goals. I work closely with a team of advisors with over 100 years' of experience between them, along with excellent support staff, to assist in providing to you, quality advice tailored to meet your specific needs and objectives.

| | |
|----------------------------------|---|
| Phone | 08 9752 3344 |
| Email | anton@geofingroup.com |
| Authorised representative number | 385157 |
| Credit representative number | 407005 |
| Qualifications (Finance related) | Advanced Diploma of Financial Planning |
| Professional memberships | AFA - Association of Financial Advisers |

The advice and services I can provide

I am authorised to provide the services listed in the **Our advice and services** section of this guide, except for the following:

- Aged care
- Employer super
- Exchange traded funds (ETF) and Listed investment companies (LIC)
- Gearing and margin lending
- Debt securities
- SMSF borrowing

Should you require advice and services that extend beyond my authority I can refer you to a suitably qualified professional.

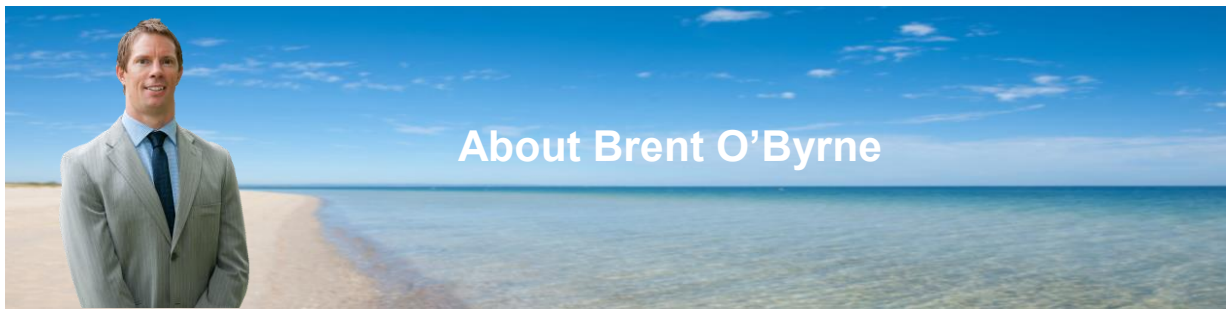
I am also a Credit Representative of Charter and am authorised to provide Strategic debt advice regarding how to structure debt, suitability of existing loan structures and repayment options. I am not authorised to provide credit assistance. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

How I am paid

I receive the following from our practice:

- salary

I am an employee of Geographe Financial Group and earn a salary



I joined Geographe Financial Group as a financial planner in 2016. Having grown up in Busselton I have returned from Perth in 2016, after 20 years, with my lovely wife and three young boys. I love the southwest lifestyle and I am excited my children will also get to share this experience. I always felt great satisfaction in helping people achieve good results in my 15 years as a physiotherapist and I look forward to my next chapter in building great client relationships and outcomes with the help of the fantastic support staff. I work closely alongside the 5 other advisers in a well-established practice with over 100 years' of combined experience in providing quality tailored financial advice. I am also passionate about sport, the AFL and keeping fit in the beautiful surrounds of Geographe Bay.

| | |
|----------------------------------|--|
| Phone | 08 9752 3344 |
| Email | brent@geofingroup.com |
| Authorised representative number | 1239531 |
| Credit representative number | 484601 |
| Qualifications (Finance related) | Advanced Diploma of Financial Planning |

The advice and services I can provide

I am authorised to provide the services listed in the **Our advice and services** section of this guide, except for the following:

- Gearing and margin lending
- SMSF borrowing

Should you require advice and services that extend beyond my authority I can refer you to a suitably qualified professional.

I am also a Credit Representative of Charter and am authorised to provide Strategic debt advice regarding how to structure debt, suitability of existing loan structures and repayment options. I am not authorised to provide credit assistance. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

How I am paid

I receive the following from our practice:

- salary

I am an employee of Geographe Financial Group and earn a salary.



I was fortunate to join Geographe Financial Group as an Associate Adviser in February 2020. Having spent most of my life living on a small farm near Bunbury, I had to re-locate to Perth to study and ultimately begin my career in financial advice before moving back home to the South West. After completing a Bachelor of Commerce majoring in both Finance and Accounting, I started my career in Financial Advice in 2015. Since then, I have also completed a Diploma of Financial Planning and gained valuable industry experience. I chose to work in Financial Advisory as I wanted a career incorporating my interests in finance combined with the satisfaction of changing people’s lives for the better. My favourite part about my role is the personal, longstanding connections we make with clients.

I like to spend my spare time on the family farm, keeping a keen interest in WA agriculture. I also enjoy sport, spending the rest of my spare time running, cycling, playing cricket and watching the West Coast Eagles.

| | |
|----------------------------------|---|
| Phone | 08 9752 3344 |
| Email | robbie@geofingroup.com |
| Authorised representative number | 1270935 |
| Credit representative number | 513505 |
| Qualifications (Finance related) | Diploma of Financial Planning Bachelor of Commerce |
| Professional memberships | FPA - Financial Planning Association |

The advice and services I can provide

I am authorised to provide the services listed in the **Our advice and services** section of this guide, except for the following:

- Aged care
- Gearing and margin lending
- Securities (including listed securities and debt securities)
- Self-managed super funds (SMSF)
- SMSF borrowing
- Limited selection of investment guarantees

I am also a credit representative of Charter and am authorised to provide strategic debt advice regarding how to structure debt, suitability of existing loan structures and repayment options. I am not authorised to provide credit assistance. If you require advice involving mortgages or other lending products, I can refer you to an accredited mortgage consultant.

How I am paid

I receive the following from our practice:

- salary

I am an employee of Geographe Financial Group and earn a salary.