



# Financial Services Guide

## General Advice

Porters (Australia) Pty Ltd as trustee for The Porter Family Trust and Porters Financial Pty Ltd as trustee for the Terry Family Trust trading as Porters CA  
Corporate Authorised Representative no.1254496 of  
NKH Knight Holdings Pty Ltd  
AFSL 438631

## 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:

- Porters (Australia) Pty Ltd as Trustee for The Porter Family Trust and Porters Financial Pty Ltd as Trustee for the Terry Family Trust trading as Porters CA —your Accountant Representative (“Porters”) and NKH Knight Holdings Pty Ltd (our Licensee) 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.

## Porters, 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, Porters as authorised advisors 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 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 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.

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 Porters group (which provide accounting, tax and other services) or any of its subsidiaries.

These business units have common ownership with Porters. 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 endeavour 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](http://www.afca.org.au)

Email: [info@afca.org.au](mailto: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**

#### **Porters (Australia) Pty Ltd**

The Trustee for The Porter Family Trust &

#### **Porters Financial Pty Ltd**

The Trustee for the Terry Family Trust

**CAR No. 1254496**

**ABN 17 191 481 153**

#### **PERTH**

Level 3, The South Mill Centre

9 Bowman Street

South Perth WA 6151

Phone (08) 6436 0900

### **Our AFS Licensee**

#### **NKH Knight Holdings Pty Ltd**

**AFSL 438631**

**ABN 30 163 152 967**

#### **PERTH**

Unit 19, Level 2

100 Railway Road

Subiaco WA 6008

Phone: (08) 9367 8806

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## CLIENT ACKNOWLEDGMENT

<b>CLIENT NAME(S):</b>	
<b>MEETING DATE:</b>	
<b>AUTHORISED ACCOUNTANT</b>	<b>Simon Terry</b>

I / we acknowledge receipt of the following from the above-mentioned accountant of Porters (Australia) Pty Ltd (The Trustee for The Porter Family Trust) & Porters Financial Pty Ltd (The Trustee for Terry Family Trust)

- FINANCIAL SERVICES GUIDE (FSG) dated 1 November 2018 (version 1.3)

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CLIENT SIGNATURE

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DATE

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