Financial Services Guide

Version 17th March 2025

Licensee

Cambio Group AFSL Pty Ltd

AFSL 487 125

ABN 90 611 074 241

Authorised Representatives

Cambio Group Financial Planning Pty Ltd	ASIC Number: 271 178
Mr. Roy Friend	ASIC Number: 466 488
Mr. Ben Robson	ASIC Number: 124 9062
Mr. Joel Luca	ASIC Number: 131 0139
Ms. Gonca Atile	ASIC Number: 131 0140

Why am I receiving this document?

This Financial Services Guide (FSG) will assist you in making an informed decision regarding the suitability of the services that Cambio Group Financial Planning Pty Ltd offers.

In this Guide we* will provide the following details:

- Who we are and how we are structured;
- The services we offer and their cost;
- Any conflicts of interest which may impact the services;
- How we are remunerated;
- Our complaint handling service; and
- Your Privacy

**In this document 'we' 'our' and 'us' refers to Cambio Group Financial Planning Pty Ltd and your Financial Adviser.*

Not Independent

We do not charge you a fee for our advice on risk insurance policies as we are paid a commission by the product provider. Our advice on risk insurance is therefore not independent, impartial or unbiased. In all other cases, we charge a fee for our advice services and do not receive commissions or other payments from product providers.

Who are we and how are we structured?

Cambio Group AFSL Pty Ltd

Cambio Group AFSL Pty Ltd holds an Australian Financial Services License (487 125) which has been issued by the Australian Securities and Investments Commission (ASIC).

Cambio Group AFSL Pty Ltd is required to comply with the obligations of the Corporations Act and conditions of the AFSL license. This includes the need to have adequate compensation arrangements in place with a Professional Indemnity Insurer for the financial services that it and its representatives provide.

Cambio Group Financial Planning Pty Ltd and your Financial Adviser

Cambio Group Financial Planning Pty Ltd has been appointed as a Corporate Authorised Representative of Cambio Group AFSL.

Roy Friend, Ben Robson, Joel Luca or Gonca Atile will be your financial adviser. They have been appointed as Authorised Representatives of Cambio Group AFSL Pty Ltd.

We act on behalf of Cambio Group AFSL Pty Ltd who is ultimately responsible for the services that we* provide.

Our Services

Your Financial Advisers are authorised to provide personal advice and dealing services in thesespecific fields:

Mr. Roy Friend | Superannuation, SMSF, Retirement Planning, Portfolio Management, Personal Risk Insurance, Managed Investments, Securities - Direct Shares & Margin Lending

Mr. Ben Robson | Superannuation, SMSF, Retirement Planning, Portfolio Management, Personal Risk Insurance, Managed Investments & Securities – Direct Shares

Mr. Joel Luca | Superannuation, Retirement Planning, Portfolio Management, Personal Risk Insurance, Managed Investments & Securities – Direct Shares

Ms. Gonca Atile | Superannuation, Retirement Planning, Portfolio Management, Personal Risk Insurance, Managed Investments & Securities – Direct Shares

The Financial Advice Process

At Cambio Group Financial Planning Pty Ltd we understand that the objectives and personal circumstances of each client are completely unique and so we promise to not only ask questions but to also listen. This will ensure that we understand your objectives and circumstances, where we provide personal advice.

When we first provide personal advice to you, it will be explained thoroughly, and documented in a Statement of Advice (SoA) which you can take away and read. The SoA is designed to explain the basis for our advice, the main risks associated with the advice, the cost to you of implementing the advice, the benefits we receive and any conflicts of interest which may influence the advice.

For Administration Platforms, Managed Funds and Personal Risk Insurance, we will provide you with a Product Disclosure Statement (PDS). This contains information to help you understand the product being recommended. We encourage you to contact us at any time throughout this entire process with any questions about the advice and investments recommended.

Instructions can be provided to us in writing, over the phone or via email/fax. Please note you are ultimately responsible for ensuring your instructions do however reach us.

We may provide further advice to you to keep your plan up to date for changes in your circumstances, changes in the law and changes in the economy and products.

If we provide further advice it will typically be documented in a Record of Advice which we retain on file. You can request a copy of the RoA document at any time up to 7 years after the advice is provided.

Our Fees

All fees are payable to Cambio Group Financial Planning Pty Ltd.

What are the different types of fees that you can expect to pay?

Initial Advice Fee

The initial advice fee includes meeting with you, the time we take to determine our advice and the production of the SoA. It is based on the scope and complexity of advice provided to you. We will agree the fee with you before providing you with advice. If you decide to proceed with our advice, we may charge an Implementation fee for the time we spend assisting you with implementation. We will let you know what the fee will be in the SoA.

Annual Services Fees

Once your advice has been established, we will typically provide you with an annual advice service. Annual fees will depend on what ongoing service we provide to you. They are typically an agreed fixed fee which is paid monthly.

The services and fees will be set out in an annual engagement that we agree with you each 12 months.

Commissions

Cambio Group Financial Planning Pty Ltd receives a one off, upfront commission when you take out an insurance policy we recommend. We also receive a monthly commission payment for as long as you continue to hold the policy. These commissions vary depending on the product or service that is implemented; these amounts will be disclosed in the SoA or RoA.

Other Benefits

We may also receive additional benefits by way of sponsorship of education seminars, conferences or training days. Details of any benefits received above $100 will be maintained on a register which is available to you on request.

Adviser Remuneration

Roy Friend, Ben Robson, Joel Luca and Gonca Atile are employees of the practice and are paid a salary.

Roy Friend and Ben Robson have ownership in Cambio Group Financial Planning Pty Ltd and may receive profit share distributions.

Associated Businesses

Cambio Group Financial Planning Pty Ltd may refer you to other business services provided by related entities. We wish to disclose that Cambio Group Financial Planning Pty Ltd, Cambio GroupPty Ltd, Cambio Group Lending Pty Ltd & Cambio Group Commercial Insurance Pty Ltd have some common ownership.

Conflicts of Interest

Your Financial Adviser may recommend investments in shares that they hold or may hold in the future. You will be advised where a conflict of interest may exist and how the conflict will be managed.

Complaint Handling Process

At Cambio Group Financial Planning Pty Ltd we strive to provide you with the best advice and service at all times. If, at any point throughout the process, you are dissatisfied with the service received or advice provided please do not hesitate to contact our team in any method and we will endeavour to resolve the issue you have identified.

If you are not satisfied with our response you can refer it to the Australian Financial Complaints Authority (AFCA). You can contact AFCA on 1800 931 678, email info@afca.org.au or write to GPO Box 3, Melbourne VIC 3001. AFCA provides fair and independent financial services complaint resolution which is free to consumers.

Protecting Your Privacy

We are committed to protecting your privacy.

We have a Privacy Policy which sets out how we collect, hold, use and disclose your personal information. It also sets out how you can access the information we hold about you, how to have it corrected and how to complain where you are not satisfied with how we have handled your personal information. Our full Privacy Policy is available by contacting the Cambio Group Financial Planning Team on 07 5504 0500 or info@cambiogroup.com.au.

How to get in touch with Your Financial Advisor

Business Address	Level 1, 140 Bundall Road, Bundall QLD 4217
Postal Address	PO Box 7973, GCMC Qld 9726
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Website	www.cambiogroup.com.au
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