

# Financial Services Guide (FSG)

**Stephen Pollard** BA AdvDip FS (FP)  
Authorised Representative Number: 300727

## Financial Services Guide

This Financial Services Guide was prepared and issued with the authority of **Oasis Financial Holdings Pty Ltd (Oasis FH)**.

ABN 14 656 830 492  
Australian Financial Services Licence 539094  
Suite 3, 75 Railway Street Mudgeeraba QLD 4213  
PO Box 114 Mudgeeraba QLD 4213  
Tel: 07 5601 6682  
Mob: 0427 729 448  
Email: [steve@oasisfinancialplanning.com.au](mailto:steve@oasisfinancialplanning.com.au)

We welcome you to Oasis FH, our initial obligation at the start of the relationship is to fully inform you of your rights, entitlements and detail the services we provide. This Financial Services Guide (FSG) is intended to inform you of certain basic matters relating to your relationship with our Authorised Representative and with us, prior to you being provided with any authorised financial service. Subjects referred to in this FSG disclose who we are, contact details for ourselves and our Authorised Representative, how we and our Authorised Representatives are remunerated and the method by which we engage our professional advice process. It is intended that this document should assist you in determining whether to use any of the services described. It is our duty to provide you with this document at the first available opportunity.

### Who will be providing the financial services to me?

Stephen Pollard and SVJJ Pty Ltd atf SVJJ Family Trust t/a Oasis Financial Planning (Oasis FP) are Authorised Representative No 300727 and Authorised Representative No. 426570 (respectively) acting under authority from Oasis FH.

### Statement about non-independence

We are obliged to tell you that under the Corporations Act, we are prevented from using the terms independent, impartial and unbiased as both my Licensee and I receive commissions for the advice that we provide on life insurance products and may also charge fees based on the amount of money invested.

If you have any questions about this document, please raise them with us.

## Getting Started

### Q. Who is your Adviser?

Your adviser will be Stephen Pollard and Oasis Financial Planning who are authorised to act on behalf of Oasis FH.

Stephen Pollard has been helping people and businesses for over 17 years. He has been involved in the financial services industry for over 15 years and has spent more than 13 years as a Financial Adviser.

He is the Director of Oasis Financial Planning.

Stephen holds a Bachelor's degree, an Advanced Diploma in Financial Planning, and seven specialist accreditations in financial planning. He has a passion for developing financial strategies that are tailor made for his clients' situation and needs.

### Q. Who is responsible for the advice given to you?

Oasis FH is responsible for the financial services provided to you.

## Provision of Advice

### Q. When will you receive a Statement of Advice?

You are required to receive a Statement of Advice whenever our Authorised Representative provides you with personal advice which takes into account your objectives, financial situation and needs. This Statement of Advice will contain the basis on which the advice is given, personal information, recommendations and information about fees, remuneration and associations which may have influenced the provision of the advice.

Thereafter, if your circumstances have not significantly changed our Authorised Representative can provide you with another Statement of Advice or a Record of Advice as a confirmation of the advice provided. You are able to request a copy of these documents at any time up to a period of seven years.

### Product Disclosure Statement

When our Authorised Representative makes a recommendation to acquire a particular financial product, you must also be provided with a Product Disclosure Statement from the issuing product provider which gives full details of the recommended product to assist in making an informed decision to acquire that product.

### Q. How will you pay for the services provided?

A fee may be charged for our services. This may be waived or partially offset by brokerage, commission or fees if you proceed. Upon implementation of the recommendations, our Authorised Representative may receive an upfront fee, commission (for risk insurance products) or a combination of both depending on how you agree to pay for the services. Fees can be based on total funds placed, the time spent on the services you receive, or as agreed between you and our Authorised Representative. Costs and remuneration will be disclosed in your Statement of Advice.

All fees and commissions are paid to Oasis FH, which deducts a fee for the services it provides as the licensee and then pays the balance to your adviser subject to any agreements. Some of our Authorised Representatives have referral arrangements with other professionals. Where a referral agreement is in place between the Authorised Representative and a third party, a fee may be paid or received. Detailed disclosure of amounts and percentages will appear in your Statement of Advice if applicable.

A review service fee may also be payable from time to time, depending on any extra work required such as a major restructuring.

### Life Insurance advice

If you decide to purchase a life insurance product, unless stated to the contrary in your Statement of Advice, Oasis FH has elected to receive commission from the product providers and not invoice you directly for services provided. If you do not continue with a purchased life insurance product for a full 24 months, the commission received by Oasis FH is returned to the insurance company, and you may then be invoiced for this amount.

### Investments and Superannuation advice

If you decide to proceed on the investment or superannuation advice provided, the fee you may be charged may be dollar based or may be calculated as a percentage of the amounts invested. The fee may also be an hourly rate.

## What kinds of financial services are you authorised to provide me and what kinds of products do those services relate to?

Stephen Pollard is the principle of Oasis Financial Planning and is authorised to act on behalf of Oasis FH to offer you the following services:

- Provide financial product advice and
- Deal in a financial product by arranging for a financial product to be acquired, disposed of, or varied.

Stephen Pollard can provide advice on and deal in the following products:

- Deposit and Payment Products (basic & non-basic)
- Government Debentures, Stocks or Bonds
- Life insurance investment products
- Life risk insurance products
- Interests in managed investment schemes (incl IDPS)
- Margin lending
- Securities
- Superannuation (including SMSFs)

We will only recommend a product or strategy to you after considering its suitability for your individual situation and needs. We do not provide advice in any other area of insurance or investments but can refer you to a professional who specialises in other areas if requested. Any arrangements you make with the other professional will be strictly between you and that person and neither Oasis FH nor our Authorised Representative accept any responsibility or liability for the advice given.

## Do you receive remuneration, commission, fees or other benefits in relation to providing the financial services to me and how is that commission calculated?

Oasis Financial Planning will be paid 100% of the brokerage, commission and/or fees received by Oasis FH minus a fixed monthly fee for the provision of professional services from Oasis FH. This brokerage/commission/fee is used to provide income after paying for the normal expenses incurred with running a business (e.g. rent, vehicle, computer, stationery, professional fees etc.).

Stephen Pollard may receive a salary and profit from Oasis Financial Planning, the salary is based on experience and capability.

## Insurance Monitoring:

Internal databases are maintained detailing client's insurances that were recommended by our Authorised Representative on behalf of Oasis FH. This does not constitute portfolio monitoring.

## How we charge for our services

Unless otherwise stated, all fees and commission are inclusive of GST and the fees could be greater than those disclosed below in complex cases. In these instances, we will inform you of the exact fee payable promptly in writing.

## Investment advice – Initial and Ongoing

We may charge you an agreed fee for investment-based advice which will be either a fixed fee, based on our hourly rates or a percentage of the assets you invest.

- Initial consultation – at no cost to you
- Advice preparation and Implementation fees – will depend on complexity of your circumstances and may range up to \$6,600 for each fee
- Ongoing advice fees – can range up to \$9,900 each year
- Ad hoc advice hourly rates range up to \$440

We will seek your consent before charging any fees in this manner.

## Insurance - Initial (Commission on Life Insurance Products)

The relevant insurer will pay initial commission based on a number of factors, including the annual premium, loadings which apply to the premium (such as medical or payment frequency loadings), and any policy or other fees. These factors will vary between insurers.

The following ranges will apply (all figures are exclusive of GST and other taxes/statutory charges):

- 66% for applications made from 1 January 2020.

e.g. we would be paid \$660 commission for a \$1000 policy. Commission is paid to us by the product provider and is not an additional cost to you.

## Insurance - Ongoing (Commission on Life Insurance Products)

Annual commission will be paid when you renew your policy each year.

- The rate of ongoing commission is between 0% and 33% of the annual policy cost for as long as you hold the product.

AFS Licence No 539094. FSG Version 1. 18 October 2022.

e.g. we would be paid up to \$330 commission for a \$1000 policy. Commission is paid to us by the product provider and is not an additional cost to you.

Commission may also be paid on the basis of increases in sum insured under your policy. This commission will be calculated on the same basis as initial commission (see above) and will vary depending on the insurer.

## Before receiving Advice

### Q. Will we provide you with advice suitable to your needs and financial circumstances?

Yes. In order to provide quality advice you need to supply us with your individual objectives, financial situation and needs. You have the right not to divulge this information; if you do not wish to do so then we are required to warn you about the potential consequences of us not having your full personal information prior to providing advice. You should read the warnings carefully and ask our Authorised Representative of these consequences if you are not sure.

### Q. What should you know about the risks of the financial products or strategies we recommend to you?

Our Authorised Representative will explain to you any significant risks of financial products and strategies which are recommended to you.

### Q. What information do we maintain in your file and can you examine your file?

Our Authorised Representative will maintain a record of your personal profile, which includes details of your objectives, financial situation, needs, copies of recommendations made to you and any product acquired by you. If you wish to examine your file, we ask that you make a request in writing and allow up to fourteen (14) working days for the information to be forwarded. You may be charged a fee to cover the cost of verifying the application and locating, retrieving and copying any material requested. If the information sought is extensive, you will be advised of the likely cost in advance and can help to refine your request if required.

## Conflicts of Interest

Oasis FH and our Authorised Representative may receive additional benefits from product providers we deal with such as:

- Contributions to our training and education budget, used for making available professional development to our Authorised Representatives, and/or
- Small gifts or entertainment.

Any additional benefits are not permitted to be paid to our Authorised Representative if they are as a result of, or conditional on, the amount of business an Authorised Representative gives to a product provider.

Oasis FH holds no interest in or investments in any product provider. Oasis FH has put measures in place to ensure that these additional benefits will not influence any financial product advice provided by Oasis FH Authorised Representatives.

Stephen Pollard is a common director to Oasis FH and SVJJ Pty Ltd, and owns shares in both Oasis FH and SVJJ, so may receive benefits such as dividends. SVJJ may provide financial assistance to Oasis FH in the form of a loan from time to time.

## What financial services are offered?

Oasis Financial Holdings Pty Ltd (Suite 3, 75 Railway Street Mudgeeraba QLD 4213) is the holder of an Australian Financial Services (AFS) Licence which allows us to provide financial product advice and deal in the following financial services:

- Deposit Products (basic & non-basic)
- Government debentures, stocks or bonds
- Life insurance investment products
- Life insurance risk products
- Managed Investments including Investor Directed Portfolio Services
- Margin lending
- Securities
- Superannuation (including SMSFs)

Your adviser is also not able to provide advice on products that are not on Oasis FH's Approved Product List or have not otherwise been approved by Oasis FH.

## Dispute Resolution

**Q. Who can you complain to if you have a complaint about the provision of financial services to you?**

If you have any complaints about the service provided to you, you should take the following steps:

1. Contact your Authorised Representative and tell them about your complaint.
2. If your complaint is not satisfactorily resolved within three working days, or you would prefer not to contact your Authorised Representative, please contact the Complaints Manager at Oasis FH via any of the following methods:
  - By email to [compliance@oasisfinancialplanning.com.au](mailto:compliance@oasisfinancialplanning.com.au)
  - By mail to PO Box 114 Mudgeeraba QLD 4213
  - By phone at 07 5601 6682
3. Oasis FH will endeavour to resolve all complaints within 30 days of lodgement. Should there be special circumstances relating to the complaint, such that it is not reasonable for the complaint to be resolved in that time, Oasis FH will inform the complainant of the reasons for the delay. We may request an extension of time up to a total of 90 days.
4. If Oasis FH has not responded within 30 (or 90) days or you are not satisfied with the response, you can lodge a dispute with the Australian Financial Complaints Authority. This service is provided to you free of charge.

**Australian Financial Complaints Authority (AFCA)** AFCA is a free and independent dispute resolution scheme.

Phone: 1800 931 678

Website: [www.afca.org.au](http://www.afca.org.au)

Address: GPO Box 3, Melbourne VIC 3001

The Australian Securities and Investments Commission (ASIC) also has a free call info line on 1300 300 630 which you may use to make a complaint and obtain information about your rights.

**Does Oasis FH have Professional Indemnity Insurance in place?**

Yes, Oasis FH has Professional Indemnity Insurance, in accordance with s912B of the Corporations Act 2001, covering itself and its Authorised Representatives for breaches of professional duty whilst conducting their professional services.

Subject to the policy terms and conditions of cover, the policy extends to include cover for professional indemnity claims made against past employees and Authorised Representatives who no longer work for Oasis FH but who did at the time of the relevant conduct.

**Statement of Oasis FH's Privacy Policy**

Oasis FH is committed to ensuring the confidentiality and security of the information provided by you to us. We support and embrace the Australian Privacy Principles set out in the Privacy Amendment (Private Sector) Act 2000 and the protection afforded by this act for the security of private information held on ordinary Australians. A full copy of our Privacy Policy is available on the website [www.oasisfinancialplanning.com.au](http://www.oasisfinancialplanning.com.au) or we will send you a copy on request.

We also need to collect copies of your identification to meet our obligations under the Anti-Money Laundering and Counter Terrorism Financing Act 2006. We may also request that you provide us with your Tax File Number, however if you choose not to, there may be tax implications for you.

If you have any complaints about how we handle your private information, please contact us as set out above. We take your privacy seriously and will address your concerns through our complaints handling process. If you believe you do not receive a satisfactory resolution to your concerns, you may contact the Office of the Australian Information Commissioner (OAIC). The website of the OAIC is [www.oaic.gov.au](http://www.oaic.gov.au).

**Oasis Financial Holdings Pty Ltd  
Director**

Stephen Pollard

Address:

PO Box 114 Mudgeeraba QLD 4213

Tel: 07 5601 6682

Email: [steve@oasisfinancialplanning.com.au](mailto:steve@oasisfinancialplanning.com.au)

Website: [www.oasisfinancialplanning.com.au](http://www.oasisfinancialplanning.com.au)

*Note: This Financial Services Guide is for the sole use of Stephen Pollard and Oasis Financial Planning only, issued for distribution with the authority of Oasis Financial Holdings Pty Ltd ABN 14 656 830 492 of Suite 3, 75 Railway Street Mudgeeraba QLD 4213, Australian Financial Services Licence No. 539094.*

I/We confirm that a Oasis FH Financial Services Guide has been provided to me/us.

Client Name  
.....

Signature  
.....

Client Name  
.....

Signature  
.....

Authorised Representative (Name)  
.....

Authorised Representative (Signature)  
.....

Date     /     /

**or complete as follows if the FSG is mailed to the client:**

I confirm that I sent a copy of the FSG.

Client Name  
.....

Sent on (date)     /     /

Sent by (Name)  
.....

Sent by (Signature)  
.....