



# Investments

## Financial Services Guide

**FSG V2.1 | August 2023**

The purpose of this Financial Services Guide (FSG) is to help you make an informed decision about the services we offer and whether they are suited appropriately to meet your needs. This FSG provides you with important information on how to engage with your adviser.

**[knrinvestments.com.au](https://www.knrinvestments.com.au) | 1800 001 012 | [support@knrinvestments.com.au](mailto:support@knrinvestments.com.au)**

KNR Investments Pty Ltd (ABN 15 114 490 087 | AFSL 356442 Level 6, 270 Adelaide Street, BRISBANE QLD | GPO Box 1168,  
B R I S B A N E QLD 4000

Phone: 1800 001 012 | Email: [support@knrinvestments.com.au](mailto:support@knrinvestments.com.au) | Web: [www.knrinvestments.com.au](https://www.knrinvestments.com.au)



## THIS FSG COVERS THE FOLLOWING:

- Statement of lack of independence Information about KNR Investments Pty Ltd
- Details on how you may instruct your adviser
- Who will be responsible for providing the financial service(s)
- Details of the financial services and products KNR Investments Pty Ltd can provide
- The documents you may receive Remuneration received by your adviser
- Other forms of remuneration or benefits Privacy (i.e. collection and handling of your personal information)
- Complaints procedure Compensation arrangements

# AUTHORISED REPRESENTATIVES OF KNR Investments

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Contact details for all advisers are:

- Phone Office: 1800 001 012
- Email Support:  
[support@knrinvestments.com.au](mailto:support@knrinvestments.com.au)

## WHO WE ARE AND WHAT WE STAND FOR

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KNR Investments hold an Australian Financial Services Licence (AFSL) providing retail clients, like yourself, with high quality, best interest advice that you can rely on to help remove uncertainty in your life, thus positioning you to meet your needs and objectives.

## OUR AUTHORISED FINANCIAL ADVISERS

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All our authorised advisers are employees KNR Investments Pty Ltd and can be contacted via email on [support@knrinvestments.com.au](mailto:support@knrinvestments.com.au).

Our advisers are financial services industry experienced and are competent and compliant with relevant industry education, both through formal education as well as continuing ongoing education and training. Details of years of experience as authorised representatives, specialist and general qualifications can be found on the Financial Adviser Register on the ASIC Moneysmart website.

# AUTHORISED FINANCIAL SERVICES AND RELATED FINANCIAL PRODUCTS

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Our advisers can offer you strategic and financial product advice in the following areas:

- Deposit and payment products
  - Deposits and Payment Products – Non-basic Deposit Products
- Government Debentures, Stocks or Bonds
- Life Products
  - Investment Life Insurance Products
  - Life Risk Insurance Products
- Managed Investment Schemes
  - Managed Investment Schemes, including IDPS and Separately Managed Accounts (SMA)
- Retirement Savings Account Products
- Securities
- Superannuation

## OUR ADVISERS

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You can find all relevant information on our advisers through their individual adviser profiles as well as on the Financial Adviser Register (FAR) which is located on the MoneySmart Australian Government website

## APPROVED PRODUCT LIST

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Your Adviser is required to recommend investments from an approved product list, compiled and researched by the KNR Investments Investment Committee using the services of established Research Houses to ensure their suitability to your needs

## WHEN WE PROVIDE YOU WITH ADVICE

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This will be documented in a Statement of Advice (SoA) for you. This document will detail and account for your current financial situation, requirements, and future needs.

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The SoA issued to you will also provide you with information regarding:

- The scope of the advice
  - A summary of your current financial position
  - Details of your goals and requirements
  - The strategy and product recommendation we are making
  - Advantages, risks and disadvantages of the advice
  - Details on how the advice is in your best interest
  - Our fees and commissions, as well as the way they are determined
  - Any conflicts of interest that may influence the advice we provide to you
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Depending on the complexity of the advice or significant changes in your circumstances, subsequent advice will be presented in either a SoA or a Record of Advice (RoA). If the recommendation for a financial product is made, we will provide you with the information relating to that product in the form of a Product Disclosure Statement (PDS) or other disclosure documents issued by the issuer of the recommended financial product.

## COLLECTING AND DISCLOSING YOUR PERSONAL INFORMATION

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You will be requested to provide us with your personal objectives, details of your current financial situation and any relevant information to enable us to provide appropriate advice to you. This will be recorded in a Fact Find which forms part of the data collection process to ensure the advice provided is based on your personal situation, needs and objectives, and is in your best interest.

You have the right not to provide us with the above information. However, if you do not, the advice you receive may not be appropriate to your objectives, financial situation, and needs. You should carefully read the information and warnings contained in advice documents before making any decision relating to a financial product or advice.

As part of our advice process, we need to collect personal information about you. We are committed to maintaining the privacy of the information we collect about you, and only use it in accordance with our Privacy Policy.

We may disclose your personal information to other parties, including external service providers, organisations that assist us with our business processes, our agents, a complaints body, and anyone acting on your behalf. We may also collect personal information from these other parties, which relates to the provision of personal financial advice.

Our external service providers may include entities located outside Australia. Details of the countries where the overseas recipients are likely to be located are contained in our Privacy Policy. We may also disclose some personal information to government agencies and regulators in Australia and overseas, where we are required to by law.

We are also required under the Anti-Money-Laundering and Counter-Terrorism Financing Act (AML/CTF) 2006 to implement client identification processes and meet certain reporting obligations. We may be required to obtain information about you at the time of providing you with financial services, to meet our obligations.

## IDENTIFICATION DOCUMENTS

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As a financial service provider, we have an obligation under the Anti-Money Laundering and Counter Terrorism Finance Act to verify your identity and the source of any funds. AUSTRAC requirements mean that we will ask you to present identification documents such as passports and driver's licence, no original documents will be held on file but originals need to be sighted and verified.

### WHAT INFORMATION DO YOU MAINTAIN IN MY FILE?

We maintain a record of your personal profile including details of your objectives, financial situation and needs. We also maintain records of any recommendations presented to you. Tax File Number and sensitive personal information is only kept with written permission from you.



## FEES AND CHARGES

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You will be charged a fee for initial and ongoing advice. Upfront fees between \$550 - \$9,950 may be charged and ongoing fees of between \$300 and \$4,950 may be charged. In addition, we may receive upfront insurance commissions of 66% and ongoing commissions of between 11% and 22% for life insurance recommendations therefore if we recommend an insurance product with an annual premium of \$1,000 we may receive up to \$660 upfront and \$220 ongoing commissions. Those commissions and fees cover advice provided to you based on your circumstances (which are documented in writing) and any agreed future advice as set out in a service agreement with you.

## COMMISSIONS

Any commissions payable that relate to the acceptance of an individual insurance recommendations will be disclosed in advice documents provided to you. Commission payments are made by the product insurers in the form of initial and ongoing trail commissions.

## CAN I ELECT IF AND WHEN I MAY BE CONTACTED?

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You will have been called during the hours allowed under Corporate Regulations, however you can elect to be added to a 'No Contact/No Call' register or select a time and frequency of future contacts, please let us know by emailing [support@knrinvestments.com.au](mailto:support@knrinvestments.com.au) or calling us on 1800 001 012.

## FEE DISCLOSURE STATEMENTS AND OPT-IN

A Fee Disclosure statement (FDS) will be provided to you each year if you choose to enter an ongoing fee arrangement of greater than 12 months. The FDS will be issued to you within 60 days of the anniversary date of the ongoing fee arrangement. It will outline the fees paid and the services you were offered and what you then received in the preceding 12 months.

The FDS will also outline the services you will be offered over the following 12 months and the fees you will pay for these should you wish to continue with the arrangement.

You have a period of 120 days from the anniversary date of your ongoing fee arrangement to opt-in and continue the current fee arrangement, consent from you must be received in writing. If you elect to opt-out (discontinue the ongoing advice arrangement) or the 120 days passes without a response from you, we have an obligation to cease all ongoing fees within 30 days.

## HOW IS YOUR ADVISER PAID?

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All Advisers are employees of KNR Investments Pty Ltd and receive an annual salary. Consequently, your Adviser does not receive compensation directly for any fees generated for the advice recommended. If your adviser refers you to an external professional referral partner, no referral fees are payable to your adviser, even if their employer may receive an indirect benefit.

## WILL ANYONE BE PAID FOR REFERRING YOU?

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If someone has referred you to us, we may pay a fee or commission in relation to that referral. The advice documents you receive will indicate the amount they will receive. If we are referring you to someone for a service not rendered by KNR Investments, we may be paid a fee or commission in relation to that outgoing referral service, and we may have a controlling interest which will be disclosed.

## HOW CAN WE GIVE YOU INSTRUCTIONS ABOUT OUR ADVICE?

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Instructions can be given in writing, via email or during confirmed verbal conversations.



## DO ANY RELATIONSHIPS EXIST THAT INFLUENCE ADVICE PROVIDED?

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KNR Investments are not owned or associated with any Bank, Product Issuer or Institution. Your Adviser can provide advice on products from a wide range of financial product providers to best suit your stated needs, goals and objectives.

## WHAT SHOULD YOU DO IF YOU HAVE A COMPLAINT?

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If you have a complaint or concern regarding KNR Investments Pty Ltd, our services, our staff or the way we have handled your complaint, we encourage you to take the following steps:

Contact our Complaints Manager on 1800 001 012, or alternatively you can send an email detailing your concerns to [support@knrinvestments.com.au](mailto:support@knrinvestments.com.au).

Upon lodgement of a complaint, you will receive an acknowledgment of receipt and an indication of the timeframe in which KNR Investments will respond to the complaint. KNR Investments has 30 days following the lodgement date to notify you of its decision with relation to the complaint.

If the complaint is not resolved within the time frame set above, following the lodgement of the initial complaint date, the Complaints Manager will inform you of the reasons for the delay.

If your complaint is not resolved to your satisfaction, you have the right to refer the matter to the Australian Financial Complaints Authority Limited (AFCA) of which KNR Investments are a member.

Australian Financial Complaints  
Authority Limited  
GPO Box 3  
Melbourne VIC 3001  
p: 1800 931 678  
e: [info@afca.org.au](mailto:info@afca.org.au)  
w: [www.afca.org.au](http://www.afca.org.au)





## **AUSTRALIAN FINANCIAL COMPLAINTS AUTHORITY LIMITED**

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GPO Box 3  
Melbourne VIC 3001  
p: 1800 931 678  
e: [info@afca.org.au](mailto:info@afca.org.au)  
w: [www.afca.org.au](http://www.afca.org.au)

## **COMPLYING COMPENSATION ARRANGEMENTS**

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KNR Investments has Professional Indemnity insurance in line with legislative requirements to cover for the advice and the recommendations provided by KNR Investment advisers.

## **PRIVACY POLICY**

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KNR Investments Pty Ltd have a Privacy Policy which will ensure the privacy and security of your personal information. The purpose of the Privacy Policy is to ensure you understand the ways in which we protect and store your personal information and how we comply with the Australian Privacy Principles by which we are regulated.

You are entitled to obtain access to the information which we hold about you by contacting your Adviser. To view a current version of the Privacy Policy, please request via email to [support@knrinvestments.com.au](mailto:support@knrinvestments.com.au)