



Financial Services Guide

(Part 1)



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Hejaz Financial Advisers Pty Ltd
ABN 49 634 683 613 | AFSL 517686

Licensee details

Hejaz Financial Advisers Pty Ltd
("HFA", "we", "us", "our")
ABN 49 634 683 613 | AFSL 517686
Level 11, 2 Queen St, Melbourne VIC 3000
Phone: 1300 043 529
Email: advisers@hejazfs.com.au

Lack of independence (Corporations Act s923A)

We are not independent, impartial or unbiased because we may receive commissions for certain life insurance products (which are not fully rebated) and/or other forms of remuneration permitted by law. Accordingly, we do not use the terms independent, impartial or unbiased in our advertising or documents.

About this guide

This Financial Services Guide ("FSG") is designed to help you decide whether to use our services. It explains:

- Who we are and who we act for;
- The financial services we are authorised to provide;
- How we provide advice and the documents you may receive;
- Fees, commissions and other benefits we and your adviser may receive;
- Relationships that may influence our advice;
- How we manage your privacy and verify your identity; and
- How to make a complaint and access dispute resolution.

This FSG (Part 1) should be read together with your Adviser Profile (Part 2), which contains details about your adviser's authorisations, qualifications and fees.

About HFA and the Hejaz Group

HFA is a privately-owned Australian financial services licensee and a member of the Hejaz Group, which includes entities such as Hejaz Capital Pty Ltd, Hejaz Asset Management Pty Ltd, Hejaz Funds Management Pty Ltd and Hejaz Islamic Credit Solutions Pty Ltd. HFA is not owned by a bank or insurer.

Our advisers aim to provide client-centric advice tailored to your goals, needs and personal circumstances.

Who is my adviser?

Your adviser is an authorised representative of HFA. Their details (authorised representative number, experience, qualifications, areas of authority and fee schedule) are set out in their Adviser Profile (Part 2) provided to you before personal advice is given. Your adviser acts on behalf of HFA and we are responsible for the financial services they provide.

Financial services we are authorised to provide

We are authorised to provide services to retail and wholesale clients. In summary, we may provide financial product advice and deal (apply for, acquire, vary or dispose) on your behalf in relation to the following classes of financial products:

- Deposit and payment products (basic and non-basic).
- Government debentures, stocks and bonds.
- Life insurance products (investment and life risk).
- Interests in managed investment schemes (including IDPS).
- Retirement Savings Account (RSA) products.
- Securities.
- Standard margin lending facilities.
- Superannuation.

Your adviser's specific authorisations are listed in Part 2. Some services (e.g., margin lending) require additional training and accreditation.

How we provide advice – the advice process

- Understanding you – We work with you to identify your goals and collect relevant information about your objectives, financial situation and needs. If you choose not to provide information, your adviser will explain the possible consequences. We may decline to provide advice if adequate information is not available.
- Strategy and recommendations – Your adviser will consider suitable strategies and, where appropriate, recommend financial products. Subject to suitability, products recommended must generally be on HFA's Approved Product List (APL), which is constructed using independent research and due diligence. Where appropriate, your adviser may seek approval to recommend a product outside the APL.
- Advice documents – Personal advice is documented in a Statement of Advice (SoA). If further personal advice is provided and your circumstances have not materially changed, we may provide a Record of Advice (RoA) instead of an SoA.
- Product disclosure – If a financial product is recommended, you will receive a Product Disclosure Statement (PDS) (or equivalent) describing key features, fees, risks and benefits to help you make an informed decision.

- Implementation – We can implement agreed recommendations and assist with applications, transfers and product set-up.
- Ongoing review – If you enter an ongoing service arrangement, we will offer periodic reviews to help keep your strategy on track. See Ongoing fee arrangements below.

Documents you may receive

- Statement of Advice (SoA) – sets out advice, the basis for that advice, and fees/benefits relevant to the advice.
- Record of Advice (RoA) – a shorter document for subsequent advice in certain circumstances. You may request a copy of any RoA relating to advice you have received up to seven years after it is given.
- Product Disclosure Statement (PDS) – provides information about a financial product's key attributes, risks and fees.
- Adviser Profile (Part 2) – details your adviser's authorisations, qualifications and fee schedule.
- Fee Disclosure Statement (FDS) & Consent – if you enter an ongoing fee arrangement, we will provide an annual FDS that outlines services delivered/available and fees for the next 12 months, and seek your written consent to renew and (where applicable) to deduct ongoing fees. If you do not provide the required consent within the specified period, the ongoing fee arrangement will cease.

Fees and charges – how you pay us

We prefer fee-for-service remuneration agreed with you before we provide services. The fees you pay may include:

- Initial engagement / SoA preparation fee – for research, analysis and preparation of advice;
- Implementation fee – for putting agreed recommendations into effect; and
- Ongoing service fee – for ongoing advice, review and service.

Fees may be fixed dollar amounts, hourly rates, or asset-based percentages (where allowed). Fees are either invoiced directly or, where permitted, deducted from your product(s). Your adviser's specific pricing is disclosed in Part 2 and confirmed in advice documents.

Commissions (insurance only)

- We do not receive commissions on investment or superannuation products.
- For life insurance products placed on or after 1 January 2018, we may receive:
 - Initial commission: up to 60% of the first-year premium (ex-GST);
 - Ongoing commission: up to 20% of renewal premiums (ex-GST).
- Product providers may apply a two-year clawback (partial or full) if a policy lapses or reduces in the early period. Any commissions we expect to receive will be disclosed to you before you proceed.

Other benefits and payments

- Education and training – HFA may receive payments from product providers to support approved education and training for advisers (e.g., professional development days). These funds are used only for permitted training purposes and do not influence product selection.

- Non-cash benefits – HFA and its employees are prohibited from accepting gifts or inducements over \$300. Non-cash benefits between \$100–\$300 are recorded in a Gifts & Benefits Register. You may request a copy.
- Referral fees – Where business-to-business referrals occur (e.g., from accountants or solicitors), a referral fee may be paid from fees received by HFA. Referral fees are not an additional cost to you and are disclosed where relevant.

Relationships, associations and conflicts of interest

HFA is part of the Hejaz Group. Some products issued or managed by related Hejaz entities may appear on the APL and may be recommended where suitable. We manage conflicts under our Conflicts of Interest Policy, including:

- Prioritising your interests;
- Using an APL based on independent research and due diligence; and
- Disclosure of any relevant associations, referral arrangements or other benefits in your advice documents.

Who we act for

We act for you when providing advice. When we arrange for a product to be issued or varied, we generally act as your agent in dealing with product issuers.

How you can give us instructions

You may instruct us by phone, email, or in writing, subject to product-specific requirements. Some products require written instructions – we will let you know when this applies.

Your privacy

We are committed to protecting your privacy in accordance with the Australian Privacy Principles.

- We collect, use and disclose personal information to provide advice and financial services, to arrange applications for insurance and/or investments, and to meet our legal obligations.
- If you do not provide requested information, the advice we can provide may be limited or we may be unable to provide services.
- We take reasonable steps to keep your information accurate and secure, and to destroy it when no longer required by law.
- You may request access to your personal information (from the past seven years) and to correct it if it is inaccurate or incomplete.

A copy of our Privacy Policy is available on request from our office. It explains how we manage personal information, how you may access or correct it, and how to complain about a privacy issue.

Verifying your identity (AML/CTF)

Under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006, we must verify your identity and, in some cases, the source of funds before providing certain services. You may be asked to provide acceptable identification, such as a passport or driver's license.

Professional Indemnity Insurance (compensation arrangements)

HFA maintains Professional Indemnity Insurance that meets the requirements of the Corporations Act 2001. Subject to its terms and conditions, this insurance covers claims relating to the conduct of current and former representatives in connection with the financial services we authorise them to provide.

If you have a concern or complaint

We are committed to dealing with complaints promptly, fairly and consistently.

1. Contact your adviser – Discuss your concern with your adviser and seek a resolution.
2. Internal Dispute Resolution (IDR) – If the matter is not resolved within 5 business days, please contact our Complaints Officer:

Phone: 1300 043 529
Email: advisers@hejazfs.com.au
Mail: Complaints Officer,
Hejaz Financial Advisers Pty Ltd,
Po Box 96, Flinders Lane, Victoria 8009

We will acknowledge your complaint and provide a written IDR response within 30 calendar days.

3. External Dispute Resolution – If you are not satisfied, or we have not responded within 30 days, you may contact the Australian Financial Complaints Authority (AFCA), a free and independent service:

Phone: 1800 931 678
Website: www.afca.org.au
Email: info@afca.org.au
Mail: GPO Box 3, Melbourne VIC 3001

You may also contact the Australian Securities and Investments Commission (ASIC) for information on your rights at 1300 300 630.

Version control and updates

We may update this FSG from time to time. The most recent version will be provided to you on request and made available when you engage our services.