

Supplementary Financial Services and Credit Guide

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This Supplementary Financial Services Guide (SFSG) supplements our Financial Services and Credit Guide (FSCG), version number 4.0. This SFSG needs to be read together with that (FSCG).

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Our referral arrangements

Where you have been referred to us by someone else we may pay them a fee, commission or some other benefit in relation to that referral. Our current referral arrangements are detailed below:

Provider	Payment arrangement
JP Legal	30 percent (%) of the initial service fee, less the whole of the Plan Preparation Fee
Ausfund Legal Pty Ltd t/as Dellios West & Co.	30 percent (%) of the initial service fee, less the whole of the Plan Preparation Fee