



# AURA WEALTH FINANCIAL SERVICES GUIDE

AURA WEALTH PTY LTD  
Australian Financial Services Licence 380552

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## THE PURPOSE OF THIS FINANCIAL SERVICES GUIDE

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Aura Wealth Pty Ltd (“we”, “us”, “our” or “Aura Wealth”) wants you to understand the financial services we offer by providing you with information to assist you in deciding whether or not to use any of the services offered in this Financial Services Guide (“Guide”, “FSG”).

The Corporations Act requires us to provide you with this FSG before we provide financial services and we encourage you to read this document carefully. This Guide is divided into two parts and must be read in conjunction as together they form the full FSG. Part One contains information about who we are, any potential conflict of interest we may have, the financial services we may offer you, remuneration paid in relation to the services offered and information on what to do if you have a concern or complaint about our services. Part Two is a separate document providing specific information about the financial services and products provided by your adviser.

### DISCLOSURE DOCUMENTS

You should also be aware that you are entitled to receive a Statement of Advice when we or your adviser (Representative) provide you with personal advice (advice that takes into account your objectives, financial situation and needs). The Statement of Advice will contain the advice, the basis on which it is given and information about fees, commissions and associations which may have influenced the provision of the advice. If our Representative provides further advice to you and your personal circumstances have not significantly changed, and that further advice is related to the advice we provided to you in a previous Statement of Advice and we do not give that further advice to you in writing you may request a copy of the record of that further advice at any time up to 7 years from the date our Representative gave the further advice to you.

You can request the record of the advice by contacting the Representative or us in writing or by telephone or by email.

In the event we make a recommendation to acquire a particular financial product (other than securities), we must also provide you with a Product Disclosure Statement containing information about the particular product, which will enable you to make an informed decision in relation to the acquisition of that product.

### CONTACTING US:

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ABN 34 122 486 935  
Level 24 52 Martin Place  
Sydney NSW 2000  
Tel: 02 9199 8888  
Email: [info@aurawealth.co](mailto:info@aurawealth.co)  
Australian Financial Services Licence No. 380552

## WHO ARE WE?

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### ABOUT AURA WEALTH

Aura Wealth is a financial services business dedicated to providing solutions suited to individual’s personal circumstances and needs. We hold an Australian Financial Services Licence No. 380552 that authorises us to operate a financial services business and provide you with personalised financial solutions.

### OUR MISSION STATEMENT

**CREATING | BUILDING | PROTECTING the wealth and prosperity of individuals and families throughout Australia and Asia.**

### RELATIONSHIPS AND RELATED PARTIES

Aura Wealth is a wholly owned subsidiary company of **Aura Group Pty Ltd** (ACN 152 381 667), formerly known as Aura Capital Group Pty Ltd. Aura Group Pty Ltd (Aura Group) is the parent company of all Aura entities in the

group in Australia.

Aura Group wholly owns the following businesses:

- **Aura Capital Pty Ltd**, (ACN 143 700 887) (“**Aura Capital**”) holds an Australian Financial Services Licence 366230 and provides corporate advisory services to wholesale companies.
- **Aura Funds Management Pty Ltd** (ACN 607 158 814) (“**Aura Funds Management**”), is an Authorised Representative of Aura Capital Pty Ltd (AR 001233893) and is the trustee of various wholesale managed funds.
- **Aura Legal Pty Limited** (ACN 149 193 528) (“**Aura Legal**”) was incorporated with the Law Society of New South Wales in 2011 to provide legal services.
- **Aura Partners Pty Ltd** (ACN 159 425 493) (“**Aura Partners**”) is an accounting practice that holds a Tax Agent Licence 2727 6008, ASIC agent number 3018.

We may receive income from the first two companies listed above if you are a wholesale client where you invest in or take up their financial services based on our advice or referral. We may receive referral fees from the latter two companies if you utilise their services on our referral. In turn, all of these companies may receive income from products and services provided to you based on our referral or advice.

### **WHO IS MY ADVISER?**

Your adviser is an Authorised Representative of Aura Wealth. They will act on behalf of Aura Wealth when making recommendations. Aura Wealth are responsible for the financial services they offer and the distribution of this FSG. Our advisers are competent professionals who will work with you to provide advice and services that are appropriate for your needs and circumstances as they are described to us.

### **PROFESSIONAL INDEMNITY INSURANCE**

Aura Wealth Representatives and its employees are indemnified under Professional Indemnity Insurance. This insurance will also cover claims in relation to the conduct of Representatives and employees who no longer work for Aura Wealth (but did at the time of the relevant conduct).

### **WHAT INFORMATION DO YOU MAINTAIN IN MY FILE AND CAN I EXAMINE 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 made to you. We handle your information in accordance with our Privacy Policy. You will receive a copy of our Privacy Policy together with this FSG.

You are entitled to obtain access to the information which we hold about you at any time by contacting the Privacy Manager at Aura Wealth.

### **FINANCIAL SERVICES AND PRODUCTS**

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#### **WE PROVIDE AN EXTENSIVE RANGE OF ADVICE SERVICES THAT INCLUDE:**

- Financial Planning
- Investment Planning
- Personal Insurance
- Portfolio Review Services
- Retirement Planning
- Superannuation Services
- Self-Managed Superannuation Funds
- Tax Strategies

#### **FINANCIAL PRODUCT AUTHORISATION**

Our Australian Financial Services Licence authorises us to provide to retail and wholesale clients, financial product advice and deal in financial products by applying for, acquiring, varying or disposing of a financial product on behalf of another person. The financial services we provide relate to the following financial products:

- Deposit and payment products limited to basic deposit products
- Debentures, stocks or bonds issued or proposed to be issued by a government
- Life products limited to life risk insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds
- Interests in managed investment schemes including investor directed portfolio services
- Securities
- Standard margin lending facilities
- Superannuation including self-managed superannuation funds

The FSG Part 2 - Adviser Profile sets out which of these areas your Representative is authorised to deal and provide advice to you as a Representative of Aura Wealth.

We only recommend an investment to you after considering its suitability for your individual investment objectives, financial situation and needs. If you do not wish to receive our advice, we may deal on your behalf by carrying out your instructions. If you do not obtain advice, you face the risk that the financial product/s you select will not fully take into account your objectives, financial situation or needs. Should you be uncertain about your existing portfolio position, please discuss it with your Representative.

#### **DO WE HAVE ANY RELATIONSHIPS OR ASSOCIATIONS WITH FINANCIAL PRODUCT ISSUERS?**

Aura Wealth, its directors, officers and/or Representatives do not have legal ownership in any platform provider although some may have beneficial ownership through investments in managed investment schemes that may invest in platform providers. Some of the directors of Aura Wealth may also be directors and owners of a product provider (namely Aura Funds Management Pty Ltd) which issues managed funds to wholesale clients only). Any commercial relationships with financial product issuers are disclosed in the FSG Part 2 – Adviser Profile.

#### **WHAT SHOULD I KNOW ABOUT THE RISKS OF THE FINANCIAL PRODUCTS OR STRATEGIES YOU RECOMMEND TO ME?**

We will explain to you any significant risks of financial products and strategies which we recommend to you. If we do not do so, you should ask us to explain those risks to you.

#### **CAN I PROVIDE YOU WITH INSTRUCTIONS AND TELL YOU HOW I WISH TO INSTRUCT YOU TO BUY OR SELL MY FINANCIAL PRODUCTS?**

Generally, clients instruct us in person and we rely on your signature to verify your instructions. However, we can make special arrangements, where we can receive your instructions by telephone, fax, or other electronic means.

You must take reasonable care and responsibility for accuracy, should you choose to authorise us via email to act on any instructions. If your instructions are incomplete or unclear we are under no obligation to act on such instructions. We will not be liable for any cost, expenses, loss or damages you may suffer or incur in conjunction with any action taken or omitted by us in following any email instruction. When we communicate with you via email our messages are not encrypted and may potentially be accessed by unauthorised persons or organisations.

#### **FEES AND OTHER COSTS**

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Please refer to Part 2 of this FSG for information about the fees and commissions that your adviser charges.

#### **WILL ANYONE BE PAID FOR REFERRING ME TO YOU?**

If you have been referred to Aura Wealth or a Representative of Aura Wealth, and we pay a fee for that referral, we are obliged to tell you in the Statement of Advice the total amount of any fee to be paid.

#### **HOW WILL I PAY FOR THE SERVICES PROVIDED?**

There are various methods of payments for charges you may incur. These include: fees, commissions and other benefits. The FSG Part 2 – Adviser Profile details how we and/or our Representatives may receive payment for

the services provided to you.

If you receive personal advice from a Representative of Aura Wealth you will receive a Statement of Advice. This will contain information about all of your fees, commissions or benefits payable, and any associations which may have influenced the advice.

If a Representative of Aura Wealth recommends a financial product, you will be provided with the Product Disclosure Statement (PDS) which will outline any premium, entry fee or management fee that may be received by the issuer.

## COMPLAINTS

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

Contact your Representative and tell him/her about your complaint. If your complaint is not satisfactorily resolved within 3 days, please contact our Complaints Manager, either in writing, by phone or email:

The Complaints Manager  
Aura Wealth Pty Ltd  
Level 24, 52 Martin Place  
Sydney NSW 2000  
Tel: 02 9199 8888  
Fax: 02 9199 8889  
Email: [admin@aura.co](mailto:admin@aura.co)

**We will try to resolve your complaint as quickly and fairly as possible.**

Aura Wealth is a member of the Financial Services Dispute Resolution Scheme, the Financial Ombudsman Service (FOS). If we cannot reach a satisfactory resolution within 45 days, or 90 days with your permission, you have the right to complain to FOS at:

The Financial Ombudsman Service  
GPO Box 3  
Melbourne VIC 3001  
Tel: 1300 78 08 08  
Fax: 03 9613 6399  
Email: [info@fos.org.au](mailto:info@fos.org.au)  
Web: [www.fos.org.au](http://www.fos.org.au)

## PRIVACY POLICY

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This Privacy Policy outlines how Aura Group Pty Ltd manages the personal information about clients it may collect, hold, use and disclose. Aura Group are committed to protecting your privacy and the confidentiality of your personal information in accordance with the *Privacy Act 1988* (Privacy Act) and the Australian Privacy Principles, which this policy is based on.

Unless advised otherwise, all references to “Aura Group”, “we”, “us”, or “our” in this Privacy Policy includes, individually and collectively the following Aura Group entities:

- Aura Wealth Pty Ltd
- Aura Capital Pty Ltd
- Aura Funds Management Pty Ltd
- Disruptive Capital Pty Ltd
- Aura Partners Pty Ltd
- Aura Legal Pty Limited
- All other related entities including foreign entities within the Aura Group including those added from time to time (other than those who maintain an individual privacy policy).

## **Personal Information Aura Group collects**

Aura Group collects Personal Information that we believe is necessary to deliver our financial products and services (including other professional services such as accounting or legal services), or otherwise for our business functions or activities. Most of this information we are required to obtain in order to satisfy Government requirements. For instance, we are required to confirm your identity for the purposes of the Anti-Money Laundering and Counter Terrorism Financing Act.

Generally speaking, the types of “personal information” (Personal Information) we may collect can include but is not limited to: name; date of birth; address; contact details; bank account details; occupation; employment details; financial needs and objectives; investment preferences and aversion or tolerance to risk; current financial circumstance, including assets and liabilities; income expenditure; family structure, including dependents; tax file number.

Some Personal Information we collect is “sensitive information”. Aura Group will only collect sensitive information about you where it is reasonably necessary for us to receive and we have your consent. Sensitive information is Personal Information that relates to your race, ethnicity, political stance, membership in trade or professional association, criminal records and health records.

Most of the Personal Information that we collect is obtained directly from our clients through application or other forms, and from maintaining records of information obtained in the course of providing our products and services. We may also obtain information from third parties.

In the event of you not providing sufficient information required to fulfil your request for the provision of a product or service, we may be unable to provide you with the product or service that you requested.

## **Use and disclosure of Personal Information**

Aura Group will generally only use your Personal Information in relation to the provision of financial products and services or other professional services to you. If considered appropriate we may also use your Personal Information for internal communication purposes such as sending you research and notifying you of new products and services that may be suitable in meeting your financial or other objectives, unless you have notified us that you do not wish to receive such communications.

You authorise Aura Group to disclose necessary information to related companies, affiliates and any agents or contractors who provide services to us in connection with the provision of the products or services. Aura Group will only enter these types of arrangements or disclose such information where we reasonably believe that the relevant party will only use your Personal Information for the specific purpose for which we supply it to them.

Subject to what is permitted at law, the types of third parties we may disclose your Personal Information may include:

- Service providers (external administrators and responsible entities)
- Organisations that are involved in managing or administering your finances, investments, superannuation, insurances etc, such as third-party suppliers, printing and postal services, call centres;
- Associated businesses that may want to market products to you;
- Companies that provide information and infrastructure systems to us;
- Anybody who represents you, such as finance brokers, lawyers and accountants, advisers, insurers investment/super providers;
- Anyone, where you have provided us consent;
- Where we are required to do so by law, such as under the Anti-Money or Laundering and Courter Terrorism Financing Act 2006 (Cth);
- Investors, agents or advisers, or any entity that has an interest in our business; or
- Your employer, referees or identity verification services.

These disclosures may involve overseas storage and other overseas transfer, processing and use of your Personal Information, and disclosure to these third parties, including in or to countries or territories which do not offer the same level of protection of Personal Information as may be enjoyed within Australia. Without limiting the

foregoing, your data may be disclosed by us to any associated firms and vendors which conduct operational, technology and customer service functions in Singapore, Thailand and other jurisdictions.

#### **Storage of Personal Information collected**

Aura Group stores all Personal Information collected in secure computer storage facilities, paper-based files and other records, and take steps to protect your Personal Information that we hold from misuse, loss, unauthorised access, modification or disclosure.

Organisations who provide support services to us and process your Personal Information on our behalf are required to appropriately safeguard the privacy of the Personal Information provided to them.

We may be required by law to maintain records for a significant period of time. However, when we consider information is no longer required or relevant and any legal obligations that may apply to the information held have been met, we will remove details that identify you or we will securely destroy the records.

#### **Direct marketing from Aura Group**

Aura Group will directly communicate to you with regards to business updates, investment updates, business offers, publicity, changes to the organisation, offers you may find of interest and to introduce and offer new products and services.

You have the option to opt out of receiving any Aura Group marketing material, which is communicated via Email across the Aura Group. The option to 'unsubscribe' from the emails will be available as a function at the bottom of the email. If you require any assistance please contact us at [admin@aura.co](mailto:admin@aura.co)

#### **Updating Personal Information**

Aura Group aims to maintain up-to-date and accurate personal information. If you believe the personal information that Aura Group holds is inaccurate, incomplete or out-of-date and Aura Group agrees, the information will be amended. We will also take such steps (if any) as are reasonable in the circumstances to give notification of this correction to any third parties to whom it has been previously disclosed by Aura Group. If we are unable to accept the changes requested, we will provide you with a written response outlining the reasons for not accepting your request to alter your personal information.

You should keep Aura Group informed of any changes to your personal information and promptly advise us of changes when they arise.

#### **Access to Personal Information held by Aura Group**

Aura Group may provide you with access to the personal information held about you, upon your request. You may be required to supply a valid means of identification as a security precaution to assist us in preventing the unauthorised disclosure of your personal information.

Aura Group reserves the right to charge an appropriate fee for retrieving and supplying you with the information that you request. If a fee is chargeable we will advise you of the likely fee in advance.

Certain circumstances may restrict Aura Group from providing you with access to your personal information and we will provide you with a written response outlining the reason for denying you the access to the personal information we hold about you.

#### **Aura Group Websites**

If you visit an Aura Group Website to browse, read or download information, our system will log these movements. These website logs are not personally identifiable and Aura Group makes no attempt to link them with the individuals who browse the website.

Aura Group may collect Personal Information from you when you enter our website [www.aura.co](http://www.aura.co). Cookies are used on our website to give you access to certain pages without having to log in each time you view the page. We may also use independent external service providers to track our website traffic and usage

#### **Links to third party websites**

From time to time we may place links on our website to external third-party websites that we consider may be of benefit to you. You should note that third party websites are not covered by our Privacy Policy. If you elect to link to the website of a third party, you may be asked to provide registration or other information. Please note that the information you are providing may be collected. You should familiarise yourself with the Privacy Policy adopted by that third party.

**Using government identifiers:**

Aura Group does collect information in the form of government identifiers where appropriate. These can be in the form of an individual's tax files number, Australian Business Number, passport number and drivers licence number.

**Not identifying individuals:**

Most of the Aura Group entities require full client disclosure and access to some information which may be personal as described above. Identifying individuals is a general requirement of the law for many of the Aura Group entities and is required to conduct our general business operations. Where possible we will accept your request to remain anonymous.

**Privacy related enquiries or complaints**

Aura Group takes the required care when dealing with your personal information. However, if you have any questions or you are dissatisfied with how we have dealt with your Personal Information or our compliance with this Privacy Policy and the Australian Privacy Principles please contact our Privacy Officer on the details below. The Privacy Officer will respond as soon as possible confirming receipt of your complaint. Your complaint will be investigated in accordance with our complaints handling policy.

Privacy Officer  
Aura Group  
Level 24, 52 Martin Place  
Sydney NSW 2000  
Email: [admin@aura.co](mailto:admin@aura.co)

If you are not satisfied with our response to your complaint, you may refer your complaint to the Office of the Australian Information Commissioner (OAIC), [www.oaic.gov.au](http://www.oaic.gov.au).

Please note we are always monitoring and reviewing our policies in place at Aura Group, in order to keep up to date with market and legal expectations. We may be required to make amendments to this privacy policy.