



## FINANCIAL SERVICES GUIDE

**Release Date – 3rd April 2021**

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## FINANCIAL SERVICES GUIDE

Elkcorp Pty Ltd (ACN: 154 214 034; ABN: 13 154 214 034) is an Australian Financial Services Licence Holder (AFSL: 413980); and

Elk Advisory Pty Ltd (ACN: 149 050 288; ABN: 41 649 146 078) is a Corporate Authorised Representative (CAR No. 407507) of Elkcorp Pty Ltd

### Issue Date

This Financial Services Guide (FSG) is dated 3rd April 2021 (Version 10.0) and replaces all previous versions. Distribution of this FSG by the providing entity\* has been authorised by Elkcorp (authorisation date: 3rd April 2021.)

### About This Guide

The purpose of this Financial Services Guide (FSG) is to help you make an informed decision about the services we (Elkcorp and Elk Advisory) offer and whether they are suited appropriately to meet your needs. This FSG provides you with important information on how to engage with us and our Advisors. Throughout this FSG, Elkcorp and Elk Advisory is referred to as "elk", "we", "us", "our" or any variation thereof. The term "Advisor" refers to Elkcorp's Authorised Representatives.

This FSG should be read in conjunction with the Advisor Profile (of your Advisor) and covers the following:

- who we are including information about Elkcorp as a licensee
- how you can contact us and details on how you may instruct your Advisor
- who will be responsible for providing the financial services
- details of the financial services and / or products we provide
- the documents you may receive
- the cost of our advisory services, and remuneration received by us and your Advisor
- other forms of remuneration or benefits
- Privacy (i.e. collection and handling of your personal information) and the information we need from you
- the complaints procedure and what to do if you have a complaint about our services
- compensation arrangements we have in place

This FSG does not relate to any services or products we provide that are not financial services or financial products (for example credit & finance products). We will provide you with a Product Disclosure Statement (PDS) or other disclosure document (such as a services guide or product / service terms and conditions) in relation to a financial product, if we give you personal financial product advice about the product or if we offer or arrange a financial product to you. Personal financial product advice includes advice that takes into account one or more of your objectives, financial situation and needs. In certain circumstances we are not required to provide a PDS (including for example, where you already have one). The PDS contains information about the financial product and will assist you in making an informed decision about the product. If you are provided with personal financial product advice we may also issue you with a Statement of Advice (SoA). The SoA will contain: the advice; the basis on which it is given; why we think the advice is in your best interests; information relating to fees, commissions and other benefits we receive and any relationships, associations or interests that may influence the advice you receive.

## Welcome

We know how important financial advice is in providing you with both peace of mind and a clear financial pathway for your future. We want to thank you for considering an engagement with one of our Advisors to assist you in identifying and achieving your needs and objectives.

As part of our commitment to quality of service, we have prepared this guide to provide an overview of our services and value proposition. Please take the time to review this document before engaging our services.

## Who We Are and What We Stand For

As an Australian Financial Services (AFS) Licence holder; Elkcorp is a private company on a mission and believes that innovation can transform and will deliver a distinctly different, next generation experience for both clients and our Advisors, ensuring the best outcome and relationship for both.

Elkcorp is a platform for the delivery of comprehensive, integrated financial and professional services to the Australian general public and business community.

Elkcorp aims to be recognised and revered for quality in the Australian financial services landscape in Australia, and strives to be one of Australia's strongest privately owned financial & professional services organisations.

Our mission at Elkcorp is to help positive people like you get ahead by “future-proofing” yourself with “A Simple Plan”.

## Our Responsibility to You

Your Advisor provides financial advice and services on behalf of Elkcorp and accordingly we are responsible for the financial advice and services they provide.

Your Advisor – as a Financial Advisor – has a requirement and responsibility to act in the best interests of you (clients), and place the best interests of you (their clients) ahead of their own when providing personal advice to retail clients.

Our Advisors are required to provide an FSG and an Advisor Profile to you prior to providing any personalised financial advice, products and / or services. The FSG, together with the Advisor Profile, is a disclosure requirement under the Corporations Act 2001(Cth). If you have not received an Advisor Profile, please ask your Advisor for a copy or contact us (see page 7 for contact details).

The Advisor Profile contains important information about your Advisor. This includes their Authorised Representative number and / or Corporate Authorised Representative number (if applicable), accreditations, qualifications and experience, areas of advice and types of financial services they can provide, details of how they get paid and fees that you may be charged.

## Our Commitment to You

Our Advisors are committed to providing quality bespoke financial advice and a wide choice of products and / or services to suit individual client circumstances.

Your Advisor is obliged by law to act in your best interests and provide appropriate advice, when providing financial advice to you. To be in a position to provide effective advice, your Advisor will need to determine your needs, objectives and relevant financial circumstances.

You will be asked to provide accurate information and to keep your Advisor updated on any changes to your relevant circumstances to ensure the advice provided and financial products recommended remain relevant to your personal situation. You do have the right not to divulge such information. However, in this case, your Advisor will warn you about the possible consequences and how this may impact the quality and reliability of the advice provided. Additionally, your Advisor may also decline to provide advice if they feel they have insufficient information to proceed.

Before providing any financial products and / or services to you, we will need to verify your identity in accordance with the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (AML / CTF Act). The AML / CTF Act aims to deter money laundering and terrorism financing. Your Advisor will let you know what documentation you will need to present to allow them to provide you with appropriate advice and to meet the relevant customer identification requirements under the AML / CTF Act.

To ensure that you remain on track to meet your short to long-term needs and objectives, it is vital to periodically review your financial plan. Your Advisor will offer a review service appropriate to your circumstances. A fee may be charged for the ongoing advice and management of your financial affairs. Your Advisor will provide you with details of any such fees which are applicable to you.

As part of our commitment to you Elkcorp holds itself and its Authorised Representatives to the highest ethical and professional behaviour standards, with Advisors required, amongst other matters, to act in the best interest of clients and to act honestly, efficiently and fairly in the provision of financial services.

### **More Information on Investing: ASIC Financial Advice Toolkit**

ASIC has released a consumer resource called the Financial Advice Toolkit. ASIC is encouraging Australians to take this toolkit with them when meeting with, or during their dealings with, a Financial Advisor. To assist you in navigating the financial advice process, please visit: [www.moneysmart.gov.au/investing/financial-advice/financial-advice-toolkit](http://www.moneysmart.gov.au/investing/financial-advice/financial-advice-toolkit)

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## About Us

Elkcorp Pty Ltd (referred to as “Elkcorp”) holds an Australian Financial Services Licence (AFSL No. 413980) and is licensed to provide financial services and financial services advice. Elkcorp has authorised Elk Advisory Pty Ltd (referred to as “Elk Advisory”) to provide the same type of financial services and financial services advice. Elk Advisory is a Corporate Authorised Representative (CAR No. 407507) of Elkcorp, and is authorised without any restriction or limitation. elk and Elk Advisory (“we”, “our” or “us”) are a financial services and financial planning provider, with a value proposition built on being investment advisory experts.

We have a proven history of providing the Australian general public and business community with a credible link to high quality advice – often built around “A Simple Plan”, and elk corp is a platform for the delivery of gold standard, complete picture financial services advice in Australia.

We have extensive skills which allow us to deep dive - to both understand and satisfy - the different needs of our clients with a primary focus & emphasis on ensuring we get to know you, completing the right type of comparison and research to form considered opinions, and ensuring all our advice is able to be supported and validated by analysed data and documented information (including the numbers – which is our commodity) for the purposes of ensuring appropriateness and suitability of such advice; matched absolutely to your financial needs & objectives.

## Our Authorisations – Financial Services and / or Products We Can Provide

Elkcorp and Elk Advisory are authorised to advise and deal in in following financial products and services:

- Deposit and Payment Products – Basic Deposit
- Deposit and Payment Products – Non-basic Deposit
- Life Products – Investment Life Insurance Products
- Managed Investment Schemes including IDPS\*
- Retirement Saving Account Products
- Securities
- Superannuation (including Self-Managed Superannuation Funds)
- \* IDPS; Investor Directed Portfolio Services (IDPS) are custodial, transactional and consolidated reporting services, which are often referred to as master funds, master trusts or wrap services.
- Please note: any restriction or limitation to the advice or service able to be provided by your Advisor, would be recorded on their Authorisation, and the financial products and services that your Advisor is able to advise and deal in would be listed in their Advisor Profile.

Elkcorp maintains an Approved Product List (APL). Subject to attaining any required accreditation, your Advisor is able to recommend any product on the elk corp APL. There may be instances where your Advisor will need to consider products outside of the APL. In these cases, as Elkcorp is a dynamic organisation, your Advisor may communicate directly with the elk Research Team and Responsible Manager(s)\*\* to request and apply for elk to either appoint the Product Provider and Product to the APL, or for a one-off product approval.

## Documents You May Receive

When your Advisor provides personal financial advice to you, you may receive one or more of the following documents:

- Letter & Terms of Engagement
- Statement of Advice (SoA)
- Record of Advice (RoA)
- Product Disclosure Statement (PDS)
- Fee Disclosure Statement (FDS)

The SoA will set out the advice that has been tailored to your specific circumstances and provide you with details of all relevant disclosures including details of any remuneration payable.

The RoA may be provided in situations where further advice is provided. The RoA streamlines the documentation process by avoiding unnecessary duplication of information already provided in previous advice documents.

A PDS will be provided if a product recommendation is made and includes detailed information on the financial product including features, benefits, conditions, costs and cooling off rights (if applicable).

An FDS will be issued to you in instances where you enter into an Ongoing Fee Arrangement with your Advisor for a period greater than 12 months. The FDS will contain information about the services you were entitled to receive, the services you actually received and the fees you paid during the period.

elk may provide correspondence and important disclosures electronically. We will use the email address provided by you for electronic delivery and notifications, including availability of items via a link to our website. You may contact us at any time to request correspondence by another method, such as by post.

If you have any questions about this FSG or the financial advice, investment and / or personal protection (risk insurance) products or services provided, please contact your Advisor.

### **Client Services**

Your Advisor may accept your instructions by phone, letter, email or fax. In some instances, your Advisor can only accept written instructions from you and will let you know when this occurs.

Your Advisor is required to maintain a physical or electronic record of your personal information, which includes details of your relevant personal and financial circumstances.

Your Advisor is also required to maintain records of documentation for any financial advice given to you in the course of taking instructions from you, as well as any advice documents your Advisor has provided to you.

These records are required to be retained for at least seven (7) years.

### **To Obtain Services from Us**

If you do not have a nominated Advisor, you can contact us at:

Office Address Ground Floor, Central 240, 2/240 Varsity Parade, Varsity Lakes QLD 4227

Phone  
1300 669 363

Mailing Address  
Elkcorp  
PO Box 102  
West Burleigh, QLD 4219

If you request a service that requires us to give you personal financial advice, then we will appoint you with an Advisor – that has been nominated and matched to suit your client profile, needs & circumstances. By personal financial advice, we mean advice that will take into account your personal objectives, financial situation and needs.

elk has Advisors to provide these financial services to you and the details of your nominated Advisor can be found in the Advisor Profile given with this FSG where appropriate. The Advisor Profile will outline the Advisor contact details together with the training, education, experience and authorisations for that Advisor.

As the Licensee, elk is responsible for the advice you receive from us. If your Advisor is unable or unwilling to provide you with advice or services in respect of certain products, the Advisor will refer you to another representative of elk, who should be able to assist you.

### **General Financial Advice**

There may be times we offer you general financial advice. You should note that general financial advice does not relate specifically to you and therefore may not be appropriate to your particular financial needs, objectives and financial circumstances.

You need to take this into account before deciding whether or not to act on it.

### **Personal Financial Advice**

If we provide you with personal financial advice, then you will initially receive a Statement of Advice (SoA) when or as soon as practical after the advice is given. This statement will set out the advice, the basis on which the advice was given and any remuneration or other benefit that we, including our representatives and associates may receive. We will also include details of any matter that might reasonably be expected to be capable of influencing us in providing this advice.

If you maintain an advice relationship with us, then generally we will not provide a SoA for further advice (or ongoing client service) situations unless there have been significant changes to either your personal circumstances or the basis of the advice since your last SoA was provided. In these circumstances however, we are still required to keep (and where applicable provide you with) a Record of Advice (RoA). You have the right to request a copy of your RoA (in the event an RoA has not been provided to you) at any time.

Every two years we will send you a renewal notice requesting your consent for us to continue to provide services to you. We must have your consent within 30 days of that notice in order for us by law to continue to provide services to you.

### **Product Disclosure Statements**

When advice is given, we will also give you, where appropriate, a Product Disclosure Statement issued by the product provider containing information you would reasonably require to make a decision about whether to acquire the financial product. The PDS will disclose details of any fees and charges payable for that product.

### **Your Privacy**

elk and your Advisor are subject to certain legislative and regulatory requirements that necessitate collecting, holding and using detailed information that personally identifies you and/or contains information about you.



elk respects your privacy and is committed to protecting and maintaining the security of the personal and financial information you provide us. If you want to access your personal information at any time, please let us know.

For detailed information on how we handle your personal information, please see our Privacy Policy.

This Policy is located at: [www.elkcorp.com.au](http://www.elkcorp.com.au)

### Cross-border disclosure

elk may engage third party service providers to assist in the provision of products or services.

Some services may require disclosure of personal information to service providers outside Australia (this includes our 'offshoring' arrangements, such as the elk employed by elk outside Australia in appropriate 'offshore' office resources & infrastructure available to us. The purpose of such disclosure is to facilitate the provision of financial services including the preparation of financial advice documents for Advisors.

All reasonable steps will be taken to ensure that offshore service providers comply with the Privacy Act 1988.

Depending on the type of service being sought, we may ask you to provide certain personal information to your advisor, either in writing or verbally. This may involve a quite detailed process of both qualitative and quantitative data collection. Please ensure that your advisor becomes aware of any changes that may be relevant when advice is given in the future.

- What Information Do We Retain About Clients – We maintain a record of your personal profile which may contain details of your objectives, financial situation and needs. We maintain records of any recommendations made to you, together with summaries of meetings and transactions. All these records are our property and must be retained for production to the regulatory authorities upon their request. If you wish to examine our file, you should ask us and we will make arrangements for you to do so.
- What Are The Possible Consequences Of Not Providing This Information – You are of course at liberty to decline to provide some or all of this information, but if you do not provide it, any recommendations we make may not be appropriate to your needs and objectives. In certain cases, your failure to provide information may place us in a position where we cannot provide any advice or any financial services to you.
- General Advice Warning – When we provide General Advice (whether or not we have a record of your personal details), our advice will not take into account your personal financial objectives, needs or circumstances and may therefore not be appropriate for you. As we indicated above, in such circumstances you must determine if our advice is appropriate for you.

All information is kept strictly confidential and you can obtain a copy of our Privacy Policy from your Advisor or from our website.

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. This means that we will ask you to present identification documents such as passports and drivers licence. We will also retain copies of this information. We assure you that this information will be held securely.

## What Do You Pay For Our Services?

### Our Remuneration

The cost of providing a financial product or service to you will depend on the nature and complexity of the advice, financial product and / or service provided. Generally, whenever your Advisor provides a recommendation for a financial product or service, we and your Advisor may be remunerated through either:

- an initial fee for service; or
- an ongoing fee for service; or
- commission payments from product providers where applicable; or
- a combination of any of the above.

Elkcorp, Elk Advisory and your Advisor are remunerated through commissions and the fees that we charge you. To assist you in making an informed decision we will discuss with you and agree on any fees payable before providing a service. The Corporations Act requires us to fully disclose all fees and charges, so if you are in doubt please ask us to explain. You may be charged a fee for the services we provide or we may be paid a commission or brokerage or a combination of the two may apply. All fees and commissions are payable to the Licensee.

We may also recommend varying classes of products to you and the fees or commissions will be disclosed to you in a Statement of Advice.

Elk's representatives and employees are remunerated by way of salary and / or other employee or contractor representative benefits (including commission and/ or revenue sharing, or by commission only). They may also be eligible for a discretionary bonus. Certain representatives, who are not salaried, may receive 30% to 100% (the usual commission or revenue sharing percentage range is between 30% - 67.50% for elk Corporate Advisors in their capacity as Authorised Representatives, and between 90% - 100% for Corporate Authorised Representatives) of all fees and commissions generated from our clients.

### How is the remuneration shared between Elkcorp, Elk Advisory and your Advisor?

Elkcorp initially receives all remuneration / revenue (including commission and fees) once the financial service has been provided and/or the business has been completed and lodged with the product and / or service provider. Elkcorp can from time to time retain between 0% to 100% of the remuneration / revenue received. Elkcorp usually retains between 0% - 100% of the remuneration / revenue received, and the balance (usually between 30% to 100%) is usually distributed to or between Elk Advisory and your Advisor.

What remuneration will Elkcorp, Elk Advisory and your Advisor receive?

#### 1. Fee for Advice / Service

We, and your Advisor may charge you an upfront Fee for Advice / Service based on either:

- The time cost relating to developing the recommendations and advice provided to you, and confirmed / presented in your SoA;
- a fixed dollar amount;
- the value of funds invested and / or under advice and / or under management; or
- a combination of these methods.

Your Advisor may provide you with a personally tailored Client Service Agreement. This agreement may contain details in relation to the service offering, value proposition, fees and costs payable by you.

If you are charged a Fee for Service, your Advisor may rebate to you part or all of the commission that Elkcorp, Elk Advisory and your Advisor would otherwise receive. Your Advisor will invoice you for the relevant fee when your SoA is prepared.

Additionally, your Advisor may invoice you for an ongoing service which may be calculated as a percentage of your total funds under advice, where this payment may be facilitated from your fund "resources" under advice. Your Advisor will provide you with further details where relevant.

## 2. Upfront Commission

Upfront Commission is paid to Elkcorp by the issuer of the financial products (for example: the insurance product provider that issues an insurance policy) which your Advisor has recommended. The commission amount may be included in the insurer or product providers return on investment calculations and paid from the insurer or product providers resources, or the commission cost may be allowed for (included in) the cost of the product or service being provided (including for example: insurance premiums payable) and then paid by the insurer or product provider to elk. The commission amount may be deducted from the initial amount you have invested, or premium you have inforced, by the product provider at the time the investment or insurance is placed and issued to you.

The actual rate of Upfront Commission we receive will depend on the type of product, the services provided and the amount invested or premium paid. The rate of Upfront Commission must be disclosed by your Advisor, and must be agreed by you with your Advisor.

For example, if Elkcorp were to receive \$500 in commission from a product provider we will retain between \$0 and \$500, and the balance (between \$0 and \$500) is distributed to or between Elk Advisory and your Advisor. Please note that usually between \$0 - \$500 is retained by Elkcorp and usually between \$150 - \$500 is distributed to or between Elk Advisory and your Advisor.

The actual split of remuneration (both percentage and dollar figure) between elk, Elk Advisory and your Advisor will be fully set out in your SoA and explained by your Advisor at the time of making any recommendation to you.

## 3. Ongoing Commission

Ongoing Commission (also known as trailing or recurring commission) may also be paid to elk by the product provider for the duration that your financial product is held with the product provider. This income remunerates elk, Elk Advisory and your Advisor for the ongoing service & support that you receive in respect of these financial products. The rate of Ongoing Commission payable or we receive must be disclosed by your Advisor and must be agreed by you with your Advisor.

Generally, the amount of Ongoing Commission will be calculated as a percentage of the investment balance or a percentage of the premium paid for insurance products.

## 4. Advisor Service Fee

For investments (including investment recommendations) an Advisor Service Fee or additional Advisor Service Fee (up to 2.20% inclusive of GST - maximum) may also be paid to Elkcorp by the product provider for the duration that your investment is held with the product provider. The payment of this fee may be facilitated through your funds resources invested. Any Advisor Service Fee payable will be clearly outlined in your SoA where applicable.

Note: Elkcorp, Elk Advisory and your Advisor may be remunerated by a combination of commission and Fee for Advice / Service.

## When will specific details about fees be notified?

The basis and amount of all Fees for Service, Upfront Commission, Ongoing Commission and Advisor Service Fees will be fully set out in your SoA and explained by your Advisor prior to your acceptance of the SoA and implementation of the recommendations (the details about fees and commissions will also be discussed and disclosed to you by your Advisor during your initial client – Advisor meetings, whilst you get to know us, we get to know you, or understand your current details & position, and whilst you are forming an opinion and making a decision about whether to use elk, Elk Advisory and your Advisor for your financial advice needs & requirements). An explanation of the fees and charges of the product provider will also be outlined in the relevant PDS.

## **Will any third parties be paid for referring my business?**

Should you be referred to Elkcorp and / or Elk Advisory and / or your Advisor by a third party or facilitator (e.g. an Accountant), the third party or facilitator may receive a fee, commission or other benefit for the referral (this fee is usually set at 17.50% of the commission and / or fees received by elk). This fee comes out of the fees received by Elkcorp, Elk Advisory and your Advisor and does not represent an additional cost to you. You will receive more detailed information concerning any referral fee or commission in your SoA.

## **Conflict of Interest**

Elkcorp and your advisor may receive commissions from the product(s) we recommend to you.

Elkcorp and your advisor may charge you a fee for service (upfront and / or ongoing) based on the balance of your account / investment.

## **Other Benefits We May Receive**

We may from time to time receive a benefit from preferred product providers by way of sponsorship of educational seminars, conferences or training days.

Details of benefits are maintained on a Register which is available for sighting upon request.

Elkcorp and its Representatives may from time to time receive non-cash benefits with a cash value less than \$300. Details of benefits between \$100 and \$300 will be maintained on a register. These benefits will normally be one off and will not be received from a product provider on a regular basis, such as:

- where the amount is less than \$300 and identical or similar benefits are not given on a frequent basis;
- the benefit has a genuine education or training purpose (including attendance to conferences) and is relevant to providing financial product advice; and/or
- the benefit consists of the provision of information technology software or support and is related to the provision of financial product advice in relation to the financial products issued or sold by the benefit provider.

Payments or benefits received must be disclosed in either a Conflicts of Interest Register or an Alternative Remuneration Register. A copy of Elkcorp's Register, is available upon request. If you wish to inspect this Register, please ask your Advisor or contact us.

You have a right to request further information in relation to the remuneration, the range of amounts or rates of remuneration, and soft dollar benefits received by the licensee and/or representative.

## **Our Associations and Relationships That You Need To Know About**

Elkcorp (the licensee) and Elk Advisory are part of the elk financial and professional services platform, comprising the following entities:

- Elkcorp Pty Ltd
- Elk Advisory Pty Ltd ATF Elk Advisory Trust
- Elk Credit & Commercial Pty Ltd
- Elk Financier Pty Ltd ATF ELK Financier Trust
- Elk Advisory Pty Ltd ATF Elk Numbers & Strategy Trust, Trading as Elk Numbers & Strategy
- Elk Realty & Capital Pty Ltd ATF Elk Realty & Capital Trust
- Elkcorp House Pty Ltd
- Elk Service Centre Pty Ltd

These companies / entities / businesses may receive a percentage of the commission, fees, brokerage and other income generated by us relating to transactions carried out for clients, as well as introduce and / or refer potential clients to us, including sharing personal & financial information about client's amongst each entity, Authorised Representative, Corporate Authorised Representative, and / or employee amongst the group.

## Dispute Resolution

We are committed to providing quality advice to our clients. This commitment extends to providing accessible complaint resolution mechanisms. If you have any complaint about the service provided to you, you should take the following steps:

1. Contact your Advisor and tell your Advisor about your complaint. The majority of complaints can be resolved this way.
2. If you do not have an Advisor, or your complaint is not acknowledged within 7 days, please contact the Complaints Manager at elk on 1300 669 363.

You can also put your complaint into writing by sending it to:

Mailing Address  
Elkcorp  
Complaints Manager  
PO Box 102 West Burleigh, QLD 4219

elk will try and resolve your complaint quickly and fairly. You should receive written acknowledgement of your complaint within 5 business days after they have received your complaint in writing.

If your complaint is not satisfactorily resolved within a further 45 days, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers. Website: [www.afca.org.au](http://www.afca.org.au) Email: [info@afca.org.au](mailto:info@afca.org.au) Telephone: 1800 931 678

In writing to:  
Australian Financial Complaints Authority,  
GPO Box 3,  
Melbourne VIC 3001

Elkcorp is a member of this complaints resolution service.

The Australian Securities & Investments Commissions (ASIC) has a free call "Information Line" - 1300 300 630, which you may use to make a complaint and obtain information about your rights.

## Professional Indemnity Insurance

Elkcorp confirms that it has arrangements in place to ensure it continues to maintain Professional Indemnity insurance in accordance with s.912B of the Corporations Act 2001. In particular our Professional Indemnity insurance, subject to its terms and conditions, provides indemnity for elk and our Authorised representatives/representatives/ employees in respect of our authorisations and obligations under our Australian Financial Services Licence.

## Glossary

### \*Providing Entity:

Providing entities may be AFS licensees or authorised representatives. Representatives that are not authorised representatives are not providing entities. Where a licensee provides financial product advice (e.g. through one of its employees), the licensee is the providing entity. Where an authorised representative provides financial product advice, the authorised representative is the providing entity.

### \*\*Responsible Manager:

A Responsible Manager is a key individual within a business that ASIC looks at to ensure that the licensee is "competent" to provide its financial services (in the case of an AFSL) or credit activities (in the case of an ACL).