
RIGHT PATH

FINANCIAL SERVICES GUIDE

Right Path Financial Pty Ltd

AFSL No: 500701

VERSION 1

30 January 2020

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1. Issue Date

This Financial Services Guide ("FSG") is dated 30th of January 2020 and replaces all previous versions.

2. Purpose and Contents of this FSG

This FSG is an important document and is designed to provide you with important information regarding our services to consider before deciding whether to use our financial services or products. The FSG is designed to provide you with an understanding of what to expect from our relationship and includes the following:

- who we are and how you can contact us
- who is my adviser (we offer general advice only)
- the financial services we are authorised to provide
- the costs of our services, how we are remunerated for these services and how we pay our representatives
- any (potential) conflicts of interest we may have, and
- our internal and external dispute resolution process

If you choose to use any of our financial services and products, you may also receive other important documents. These documents may include product disclosure statements. If you would like further information on any of these matters, please ask us.

3. Name of Service Provider and Contact Details

The licensee is Right Path Financial Pty Ltd ABN 43 604 251 416 ("**Right Path**") of 257 Desmonds Road, Boorolite 3723 Australia and the Principal Contact there is Bradley McFadden Director/Responsible Manager. Tel: **1300 320 247** Email: brad@rightpathinvesting.com.au Web: www.rightpathinvesting.com

4. Australian Financial Services License ("AFSL") details & Financial Services provided

Right Path holds an AFSL [Number 500701] and is authorised to deal in and provide general financial product advice in relation to the following:

- derivatives
- foreign exchange contracts
- debentures, stocks or bonds issued or proposed to be issued by a government
- interests in managed investment schemes excluding investor directed portfolio services; and
- securities

to retail and wholesale clients.

5. Method of providing financial services

If you wish to utilise our services you may communicate with us in any of the following ways:

- in person
- via the telephone (please note that telephone calls may be recorded)
- in writing (including email where authorised by Right Path).

You must check and confirm with us that instructions sent via email have in fact been received by us.

6. Who is my General Advisor?

Right Path has nominated Authorised Representatives (Individuals) to provide financial services. As the licensee, Right Path is responsible for the advice you receive from our advisers and us. The details of our nominated Authorised Representatives are:

Name: Bradley McFadden, care of Right Path Financial Pty Ltd ABN: 43 604 251 416
Address: 257 Desmonds Road, Boorolite 3723 Tel: 1300 320 247 Email:
invest@rightpathinvesting.com

Right Path's nominated representatives are authorised to provide general financial product advice in relation to the following:

- derivatives
- foreign exchange contracts
- debentures, stocks or bonds issued or proposed to be issued by a government
- interests in managed investment schemes excluding investor directed portfolio services, and
- securities

to retail and wholesale clients.

To the extent that we authorise our representative to do so, your general adviser can help you to apply for the financial products referred to above with an authorised issuer of those financial products and can also give you general financial product advice in relation to them. If your adviser is unable or unwilling to provide you with advice or services in respect of certain products, the adviser will refer you to another representative of Right Path, who may be able to assist you.

7. Nature of Advice - General Financial Product advice only

There may be times we offer you general financial product advice. You should note that general financial product 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. We will also include details of any matter that might reasonably be expected to be capable of influencing us in providing this advice.

This FSG contains general information. If you have further questions after reading it please contact us.

8. Documentation

Right Path will provide clients with the following documentation where applicable:

Documentation relevant to the services you have purchased, or are considering purchasing from Right Path. We will make available to or otherwise provide clients with relevant documentation (i.e. client agreement and/or website terms & conditions and confirmations of services purchased e.g. via our website).

Factual information/Deal execution facilitation only: Right path can provide you with factual information and research, and may at times help to facilitate execution only requests by occasionally assisting clients in their instructions to third party brokers or market participants.

Product Disclosure Statements: If we make a general recommendation relating to the acquisition of a particular financial product or offer to arrange for the provision of a particular financial product to you, you should also receive a Product Disclosure Statement for the financial product (and if you do not, you should ensure that you obtain one) which contains important information regarding the features, benefits, risks and fees applicable to investment in such product, and you should read this carefully to enable you to make an informed decision about whether to acquire or utilise such product or products.

9. Professional Indemnity Insurance

In compliance with s912B of the Corporations Act 2001 (Cth), and ASIC Regulatory Guide 126, and subject to the terms and conditions, we maintain Professional Indemnity Insurance to cover the financial products and services we and our Individual Representatives / Employees arrange or provide, including any claims in relation to the conduct of our former representatives/employees.

10. Our record-keeping obligations

Where required, Right Path will seek to ensure that comprehensive and accurate records of general advice provided to our clients, are properly maintained.

11. Who do we act for?

Right Path is responsible for the financial services we provide to you under our Australian Financial Services License.

Right Path may act as an agent if we ever agree to assist clients by arranging to deal in Contracts For Difference and margin foreign exchange contracts, i.e. off-market Over-The-Counter (OTC) derivatives.

12. When arranging for clients to deal in these specific financial products, Right Path may arrange for you to be supplied with financial services and products issued by non-related product providers unrelated to Right Path. Right Path may receive a fee or commission payment from these non-related issuers as a result of you investing in any of their products or services.
- Right Path does not act as a representative of any other licensee in relation to the services or products we provide.

13. Remuneration/commission/benefits

Right Path is remunerated through the fees that we charge for the services we provide. Right Path currently offers four categories of membership:

1. Free membership – free of charge
2. Investor membership - \$67 per month (or \$670 per annum if prepaid for 12 months)
3. Trader membership - \$147 per month (or \$1470 per annum if prepaid for 12 months)
4. Mentor membership - \$347 per month or \$3470 per annum if prepaid for 12 months)

Membership benefits differ between categories and you may refer to <https://rightpathinvesting.com/memberships> for more details. Membership fees may change from time to time according to decisions of Right Path's management and for marketing campaigns.

Right Path holds events and interviews from time to time. Additional fees may be charged if you express your interest in and attend events or interviews and these additional services are not included in your membership fee. Please refer to terms and conditions of the event and interviews before you pay the fee.

14. Disclosure of any relevant conflicts of interest

Right Path will advise you of any material interest that could reasonably be expected to influence our general recommendation of a financial product, either verbally or in writing. We manage, and will clearly disclose any conflicts that we believe may influence our general advice.

15. Dispute Resolution

Right Path has an internal dispute resolution process in place to resolve any complaints or concerns you may have, quickly and fairly. Any complaints or concerns should be directed to the Complaints Officer (by telephone, facsimile, or letter) at the address and telephone numbers provided in Section 3 of this FSG, or by <mailto:compliance@rightpathinvesting.com>. We will provide acknowledgement of receipt of written complaints within 5 business days, and seek to resolve and respond to complaints within 30 business days of receipt. We will investigate each complaint, and

provide the complainant with our decision, and the reasons on which it is based, in writing. If you are dissatisfied with the outcome, you have the right to lodge a complaint with the Australian Financial Complaints Authority ("AFCA") (*contact details below), an approved external dispute resolution scheme, of which Right Path is a member. You may also make a complaint via the AFCA free call Info line on 1800 931 678.

*AFCA Website: <https://www.afca.org.au/make-a-complaint>

16. Privacy

Right Path respects your right to the privacy of your personal information. Any personal information provided by you to Right Path will be handled in accordance with our privacy policy. Our privacy policy details how we comply with the requirements of the Privacy Act 1988 (Cth) in the handling of your personal information. A copy of that policy can be obtained by visiting the Right Path website at www.rightpathinvesting.com or asking your Right Path general adviser.

17. Anti-Money Laundering and Counter Terrorism Finance Act

As a financial service provider, we may in certain circumstances have obligations under the Anti-Money Laundering and Counter Terrorism Finance Act to verify our clients' identities and the source of their funds. This means that we may ask you to present identification documents such as passports and driver's license. We will also retain copies of this information. We assure you that where it is necessary for us to obtain this information from you, it will be held securely. We may not be able to provide you with certain designated services if you are unwilling to provide this information.