

Original:

Terms of Engagement – Non Advisory

39 North Parade.
Campsie, N.S.W 2194
Australia
Phone: (02) 9784 2000
Fax: 1300 307 699
International Phone: +61 9784 2000
International Fax: +61 9784 2099
Email: cbc@cbc.com.au
Website: www.cbc.com.au
Within Australia
Freecall: 1800 622 892
Freefax: 1800 622 540
Freepost: Reply Paid 135
P.O Box 135
Campsie,
N.S.W. 2194

These are the **Terms of Engagement** (“Terms”) between:

Name: _____ and _____ Investors Save Dollars
Address: _____

This agreement is constituted by these terms, our **Financial Services Guide (FSG)** plus any later document that we both acknowledge in writing as being or becoming part of or varying the agreement. These terms confirm our understanding of the nature and the limitations of the services we will provide.

Purpose of the engagement

We agree to provide you with NON-ADVISORY services to: Execute transactions to buy/sell direct shares and/or managed funds

Service deliverables

Our services will be provided for the purposes noted above. We disclaim responsibility for any reliance on our advice for a purpose other than that for which it was prepared and in respect of any investment or financial strategy that you have not requested us to consider or advise on.

Relative responsibilities

This engagement will be conducted in accordance with the relevant standards and ethical requirements of **Count Financial Limited** and **The Financial Planning Association of Australia**. Information acquired by us in the course of the engagement is subject to strict confidentiality requirements in addition to our obligations under the **Privacy Act 1988**. Our files may, however be subject to review as part of the quality control review program of Count Financial Limited and The Financial Planning Association of Australia. We advise that by signing this engagement you acknowledge that, if requested, our files relating to this engagement may be made available for this purpose.

Professional fees

1. Our **Financial Services Guide** provides general information about our professional fees and how they will be disclosed to you.
2. For **NON-ADVISORY** services you may request particulars of the remuneration payable before any financial services are provided.

Investors Save Dollars Non Advisory Placement Service - Service Offering

We value your business and wish to confirm our **Service Offering** available to you as a 'Non-Advisory' client of Investors Save Dollars:

- ✚ Up to **100% rebate of upfront commission** (so you **never need to pay entry fees again** on any initial or ongoing applications) for investments in managed investment, superannuation, pension and annuity funds that you choose yourself. This means that up to 100% of your money is working for you straight away. This is a substantial saving to you compared with investing directly with the Fund provider as you would normally incur the full upfront fee – up to 4%. This rebate is normally given to you in the form of additional units in the Fund that you choose yourself.
- ✚ Complimentary **General Advice** and information at any time from the team of Financial Advisers at Investors Save Dollars. As a client, you are free to call our office and talk about your investments or any other issues. This is an invaluable service as you are able to find out answers to questions on complex legislative areas (such as the Super rules on retirement) from specialists in that field who are licensed, qualified, experienced and in the know.
- ✚ As a Non-Advisory client of Investors Save Dollars, you not only have the **'backing' of Count Wealth Accountants' No. 1 Member, but also the 'buying power' of Count Wealth Accountants itself**. We use this strength to support our clients on issues such as insurance claims, paperwork queries or any administration issues that may arise. Unfortunately often the harsh reality is that Fund Managers may not be as helpful to individuals as they are to clients of Count's No.1 Member Firm.
- ✚ We also offer a **complimentary Statement of Advice (Financial Plan)** if you have had over \$500,000 invested with us (in product/s that pay us an Ongoing Adviser Service Fee) for a period of 12 months or more. In order to give you any "Personal" Advice, i.e. advice specifically tailored to your own goals, objectives or future planning, we need to ensure that any advice we give is appropriate to your own circumstances. We cannot do this of course until we have a basis for these recommendations and therefore need to know more about your financial circumstances and require a completed **Financial Needs Analyser** questionnaire from you prior to the preparation of any Personal Advice.
- ✚ You also gain access to our award winning **Loan & Leasing providers**. Cash Rebates are available for taking out a loan via us.
- ✚ Access to our DIY **Stockbroking Service**, a facility that lets you trade shares at competitive prices.
- ✚ Our **complimentary email newsletters**. These include up to date legislation changes, special offers and information that you might find both practical and interesting.
- ✚ You receive access to **'My Net Wealth'**, a secure online service unique to Count Wealth Accountants. When you register you will have access to your very own personalised and secure My Net Wealth Homepage. Features include:
 - View all of your investment data consolidated into a single net wealth online statement
 - Access to product research & commentaries on your investments

- View Count's investment market outlook

Client acknowledgement

You acknowledge and agree that you:

- Have received and understood the contents of our **Financial Services Guide**.
- Understand the nature of our relationship with and the services provided by **Count Financial Limited**.
- Understand the fees and commissions that may apply to the services agreed to within these terms.
- Have read and understood the **Safe Money Management Practices** guidelines.
- Consent to receiving **Product Disclosure Statements** (PDS) electronically if required.

Please provide your Email Address:

Confirmation of terms

Please sign below to indicate that these terms are in accordance with your understanding of the arrangements.

Client signature(s):

Date:

Adviser's signature:

Date:

My Net Wealth® Client Registration Form:

To subscribe to our complimentary **My Net Wealth®** service to view the following online via our website, updated daily, as one consolidated statement :

- your retail investment, superannuation and allocated pension funds
- your platform investment, super and allocated pension funds.
- your direct shares purchased through (or sponsored by) Count Online Broking.

To: Investors Save Dollars

Fax No: 1800 622 540

Mail: Reply Paid 135, PO Box 135, CAMPSIE NSW 2194

Your Name:

Your Spouse's Name (if applicable):

Your Company Name (if applicable):

Your DIY Super Fund Name (if applicable):

Your Family Trust Name (if applicable):

Investor Name/s:

Address:

Date/s of Birth:

Day Phone No:

Email Address: (compulsory)

If you wish to view your retail investment, superannuation or allocation pension funds which were not placed through Cartwright Brown & Company, please complete a **Change of Financial Adviser** Form for each Fund and return these forms to us. (These forms can be downloaded from our website www.cbc.com.au)

To view your Direct Shares which were not purchased through us please complete an **Issuer Sponsored to CHESS Conversion Form** or a **Request to Change Sponsoring Broker** form and return it to us. (These forms can also be downloaded from our website www.cbc.com.au).

Signature: x _____

Signature: x _____

Name/s _____

Date:

Please note: All of the above information will be used to authenticate your identity prior to issuing you with a password.

Office Use Only

Signature, investing name and DOB verified

Access granted as "Review client"

Email address & contact details updated to CWP

User ID and Password generated

All of above related at 100% on CWP

Client's Copy: Terms of Engagement – Non Advisory

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- ✚ We also offer a **complimentary Statement of Advice (Financial Plan)** if you have had over \$500,000 invested with us (in product/s that pay us an Ongoing Adviser Service Fee) for a period of 12 months or more. In order to give you any "Personal" Advice, i.e. advice specifically tailored to your own goals, objectives or future planning, we need to ensure that any advice we give is appropriate to your own circumstances. We cannot do this of course until we have a basis for these recommendations and therefore need to know more about your financial circumstances and require a completed **Financial Needs Analyser** questionnaire from you prior to the preparation of any Personal Advice.
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Client signature(s):

Date:

Adviser's signature:

Date:

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- your retail investment, superannuation and allocated pension funds
- your platform investment, super and allocated pension funds.
- your direct shares purchased through (or sponsored by) Count Online Broking.

To: Investors Save Dollars

Fax No: 1800 622 540

Mail: Reply Paid 135, PO Box 135, CAMPSIE NSW 2194

Your Name:

Your Spouse’s Name (if applicable):

Your Company Name (if applicable):

Your DIY Super Fund Name (if applicable):

Your Family Trust Name (if applicable):

Investor Name/s:

Address:

Date/s of Birth:

Day Phone No:

Email Address: (compulsory)

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Signature: x _____

Signature: x _____

Name/s _____

Date:

Please note: All of the above information will be used to authenticate your identity prior to issuing you with a password.

Office Use Only

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