



Financial Services Guide

Integrated Portfolio Solutions
AFSL 405897 ACN 134352828

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www.integratedportfoliosolutions.com.au

About the document

This Financial Services Guide (FSG) is an important document designed to assist you in deciding whether to use any of the services offered by Integrated Portfolio Solutions Pty Ltd (IPS) who are a Corporate Authorised Representative for Integrated Execution Services Pty Ltd (AFSL 405897) who are together referred to as the Integrated Group of Companies. It provides you with an understanding of what to expect from your interactions with Integrated.

This FSG explains the services and the types of products we can offer you. It also explains how we are remunerated for these services and includes details of our complaints handling procedures and how you can access them.

This version of Integrated's FSG is dated 1 December 2021.

Service

Integrated's main activity is Financial Administration. Integrated conduct the Financial Administration that ensures the efficient operation and prudent archiving of the Investment Portfolios that utilise our platform. Integrated also arrange for the dealing of certain financial products that constitute these Portfolios. The AFSL covers Distribution and Execution services.

Clearing and Settlement

Integrated utilise:

- Finclear Group of Companies perform Clearing, Settlement and Execution services. The Finclear FSG's can be found in the following: <https://finclear.com.au/how-to-forms/>.
- Leonie Hill Capital to perform trading and execution of Cryptocurrency.
- IAM Group to perform trading and execution of Fixed Income Products. The IAM Group FSG can be found in the following: <https://incomeam.com/financial-services-guide>.
- SendFX to perform trading and execution of FX Products. SendFX can be found in the found in the following: <https://sendfx.com.au/fsg.html>.

Your financial advisor may recommend another Clearing and Settlement agent and will provide you with the relevant documentation.

Complaints

If you are not satisfied with our services, then we encourage you to contact us. Complaints can be made or by calling us at our office on 1300 764 829 or can be sent via email to: complaints@integratedportfoliosolutions.com.au

Integrated has a detailed Complaints Handling Policy that ensures that Complaints that are received internally are dealt with in a timely, fair and sincere fashion.

If you are not happy with the outcome of the complaint you can escalate this to Australian Financial Complaints Authority (AFCA). You can contact AFCA at <https://www.afca.org.au/>

Compensation Arrangements

As the holder of an AFSL, we are required to comply with the obligations of the Corporations Act and the conditions of our licence. This includes the need to have compensation arrangements in place with a Professional Indemnity insurer.

Advice

Integrated does not provide financial or investment advice in any form. As part of our services our staff may be required to discuss financial products and services, when doing so they may mention factual statements about these products or services, these statements are not to be misunderstood as personal advice.

Other documents that you may receive

If you chose to engage Integrated's services you will be furnished with a spectrum of documents including, but not limited to, a Client Portfolio Administration Agreement, and Product Disclosure Statements of the Products that you may invest in, where applicable.

It is imperative that you read these documents so you can gain an understanding of:

- the responsibilities of yourself and Integrated
- the Limited Power of Attorney arrangement
- fees
- termination and wavering of the contract
- terms and conditions
- risks and benefits

Remuneration and other benefits that we receive

We receive remuneration for the financial services that we provide. This includes fees that you pay for the administration of your investments or the arrangement of execution services for the transactions that enable and facilitate this; remuneration may also extend to other payments that we receive with respect to your investment.

Any remuneration that we receive is dependent upon the financial product that may be held within your portfolio and as the administrator and/or facilitator of the product we may be entitled to receive remuneration for the provision of said product(s). Further details on the fees associated with the relevant financial products may be found within the product's PDS.

Your Financial Advisor may also charge fees for the advice that they provide to you. These fees may be paid directly to your Financial Advisor or to Integrated; the details of

the fees will be stipulated in documentation provided by your Financial Advisor.

OTHER REMUNERATION

Alternative Forms of Remuneration

Occasionally, and subject to applicable law, there may be benefits that are received from providers of some of the financial products that are available via the financial administration services that Integrated provide.

For some specific products Integrated may receive Service-Availability-related Remuneration, Licensee/Representative-Product-Advice-related Remuneration, or a combination of both. You may also request details of any alternative forms of remuneration that we may receive.

Staff Remuneration and Benefits

Integrated Portfolio Solutions Pty Ltd (ABN 8413 4352 828) is the entity that provides personnel and resources for the services provided to you.

Staff are remunerated based on a salary (including discretionary bonuses) and/or may own equity in Integrated Portfolio Solutions so therefore share in profits earned by the company.

Payments to Advisors or 3rd Parties

In some circumstances we may pay a commission to a 3rd party who may have referred you or your advisor and will be of no additional cost to you.

Product Providers

The financial products that you invest in via Integrated will create revenue that is received by the Product Issuer. The fees associated with these products are usually stipulated within the relevant Product Disclosure Statement or the Disclosure Document that is provided with the product. Integrated may receive rebates from these products from the Product Issuers. Any such remuneration is paid or received by Integrated at no additional cost to you.

Conflicts of Interest

Due to the nature of Integrated's business Conflicts of Interest may arise between our employees, Corporate Advisors, AFSLs, Licensees and other stakeholders. Integrated take the disclosure and management of Conflicts of Interest extremely seriously and have a Conflict-of-Interest Policy and Register.

Privacy Policy

When you engage with Integrated for the purpose of utilising our platform we may collect personal information. We will ensure that any information that we collect is handled in accordance with the *Privacy Act 1988*. As part of our commitment to safeguarding our client's personal information we have created a Privacy Policy that is available on our [website](#).

Contact



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