

## **Independent Advisers WA – Terms and Conditions of Service**

**Effective Date:** 1 July 2025

These Terms and Conditions govern your engagement with Independent Advisers WA (IFSWA), a Corporate Authorised Representative (No. 455979) of Impartial Financial Advisers Pty Ltd (AFSL 533684).

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### **1. Scope of Financial Advisory Services**

Our services include:

- Strategic financial planning
- Superannuation and retirement advice
- Investment portfolio management
- Insurance and risk protection strategies
- Estate planning guidance via financial products
- Ongoing progress reviews and advice updates (SoAs/ROAs)

Services outside scope (offered by referral or at extra cost):

- Legal or accounting services
- Centrelink and government benefits assistance
- Tax return preparation or legal tax advice
- Estate work unrelated to financial products

Note: We are not licensed to provide legal or accounting advice. You should seek appropriate independent legal or accounting advice where required.

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### **2. Fees and Charges**

- Your fixed monthly fee is stated in your signed Client Service Agreement (CSA).
- If you are invested in the SGSLP, an additional investment manager fee applies. This is fully passed through to the investment manager at the start of the following month.
- Work outside the agreed scope may incur additional charges at the hourly rates listed below.

**Hourly Rates (effective 1 July 2025):**

- Principal Financial Adviser: \$550 per hour (including GST)
  - Client Services: \$220 per hour (including GST)
  - Fee increases will be communicated in writing prior to implementation.
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### **3. Payment Terms**

- Invoices are issued monthly and payable within 5–7 days.
  - Payment methods include GoCardless direct debit, direct bank transfer, or via your financial product platform.
  - Late payments may incur administrative fees and/or interest at 10% p.a. until settled.
  - If fees remain unpaid for more than 30 days, services may be suspended.
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### **4. Cancellation and Termination**

- You may cancel your service agreement at any time by written notice (email accepted).
  - Fees will stop from the next billing period unless otherwise agreed.
  - We may terminate this agreement with 5 business days' written notice or immediately in the case of non-payment.
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### **5. Privacy and Confidentiality**

- We are bound by the Privacy Act 1988 (Cth) and the Australian Privacy Principles.
  - Your personal and financial information will be collected, stored and used only as required to provide our services or comply with legal obligations.
  - We will not share your data with third parties unless authorised by you or legally required.
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### **6. Conflicts of Interest**

- We act in your best interest and will disclose any potential conflicts of interest within 5 business days.
  - If a conflict cannot be resolved promptly, we will suspend services until a resolution is agreed upon.
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### **7. Limitation of Liability**

- While we act with due care, we are not responsible for losses caused by:
  - Market fluctuations or investment underperformance
  - Delays caused by incomplete or inaccurate information provided by you
  - External factors beyond our control (e.g. legislative changes)

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## 8. Governing Law

This agreement is governed by the laws of Western Australia and subject to the jurisdiction of its courts.

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## 9. Complaints and Dispute Resolution

If you are dissatisfied with any aspect of our service, please contact us immediately. We will acknowledge your complaint within 1 business day and aim to resolve it within 30 calendar days.

If you are not satisfied with our response, you may escalate your complaint to the **Australian Financial Complaints Authority (AFCA)**:

- Website: [www.afca.org.au](http://www.afca.org.au)
- Phone: 1800 931 678
- Email: [info@afca.org.au](mailto:info@afca.org.au)

Our AFCA membership number is available on request.

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### Contact Details

Independent Advisers WA  
58 Hillview Drive, Drummond Cove WA 6532  
[micksteffan@ifswa.com.au](mailto:micksteffan@ifswa.com.au)  
0466 414 321  
[www.ifswa.com.au](http://www.ifswa.com.au)

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This document may be updated from time to time. The most current version is always available at [www.ifswa.com.au/terms](http://www.ifswa.com.au/terms).