

These are the terms and conditions on which Jason Featherby (Authorised Representative 283735) & Fulford Street Pty Ltd (Authorised Representative 1311992) (ABN 16 679 388 213) of Suite 1, 1292 Hay Street, West Perth, Western Australia 6005 will provide financial planning services to you.

## Information Collection

We will gather relevant information about your objectives, financial situation, and needs. This may involve meetings, phone calls, or emails. We may also need your authorisation to verify financial details with your bank or superannuation fund. Periodically, we will ask you to update this information. Our recommendations will be based on the information you provide.

## Analysis and Strategy

We will analyse the information provided and investigate suitable financial strategies and products to achieve your objectives. If we identify additional topics that could better meet your needs, we will inform you. We may contact you to discuss preferences, clarify objectives, confirm the scope of our advice, or obtain further information.

## Product Recommendations

If we recommend financial products, we will research and suggest appropriate options from our Approved Product List (APL). If no suitable products are on our APL, we will research alternatives.

## Best Interests

We prioritise your best interests in our advice, provided in a Statement of Advice (SoA) or Record of Advice (RoA). If your information is incomplete or inaccurate, we will make reasonable inquiries. If you do not provide complete and accurate information, consider the appropriateness of our advice before acting on it.

## Product Replacement

We will only recommend replacing a financial product if it better achieves your objectives and meets your needs. We will provide written advice on the costs, advantages, and disadvantages of replacement.

## Your Obligations

You must provide accurate and complete information and inform us of significant changes in your personal and financial circumstances. This includes changes in marital status, dependents, health, occupation, income, assets, debts, or expenses. Inaccurate or incomplete information may affect the appropriateness of our advice.

## Fees and Payment Terms

We will disclose our fees in advance through a SoA, engagement letter, or email. We may seek your consent to pass on part of our fees to your Financial Adviser.

We may receive commission from insurers for the insurance services we provide. This is paid by your insurer. If you cancel a policy arranged by us within the first two years, the insurer may require us to repay some or all of the commission.

## Engagement of Other Advisers

If we need to engage other advisers (e.g., accountants or solicitors), we will consult you before their appointment. You may need to enter into their engagement terms directly.

## Document Retention

We will retain records of our advice and related documents for seven years after our last service. You authorise us to destroy these records after that period.

## Confidentiality

We acknowledge the confidentiality of the personal information you provide. You authorise us to disclose this information to third parties as necessary for advising you and managing your financial needs. We will not disclose your information to others without your authorisation, except as required by law. We will not use your confidential information for our own benefit or to your disadvantage.

## Anti-Hawking

We may email you information about financial matters, our services, and the services of associated businesses which we believe may be of interest to you. If you prefer not to receive these emails, you can opt out by contacting us on [enquiries@leeuwinwealth.com.au](mailto:enquiries@leeuwinwealth.com.au)

## Termination

You may terminate our agreement at any time in writing.

We may terminate the agreement with 14 days' notice for reasons such as non-payment of fees, inadequate instructions within a reasonable timeframe, false or misleading instructions, illegal conduct, conflict of interest, or loss of confidence. If terminated, you must pay all fees and expenses incurred up to the termination date. We will retain your documents until fees are paid unless security is provided.

## Annual Renewal

For ongoing fee arrangements, we will send an annual Fee Disclosure Statement detailing fees and services for the past and upcoming year. We will ask for your consent to continue the service and fees. If you do not provide consent, the agreement will terminate 150 days after your next Anniversary Day