



# HEXAGON FINANCIAL SERVICES

(Australian Financial Services Licence No: 247108, Financial Planner Since 1989)

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**Certified Financial Planner**  
**Principal Member of FPA**

&



**Certified Practising Accountant**

## A guide to our relationship with you and others

### FINANCIAL SERVICES GUIDE (FSG)

The financial services referred to in this guide are offered by: **Hexagon Financial Services**

#### This guide contains important information about:

the services we offer you, how we and our associates are paid, any potential conflict of interest we may have, our internal and external dispute resolution procedures and how you can access them

When we give you financial advice - a *Statement of Advice (SOA)* - to make sure that advice is appropriate to you we must make reasonable enquires about your current financial situation and future needs.

In the Statement of Advice we will tell you about:

- our fees and commissions
- any associations we have with Financial Product Issuers or other parties which may have influenced the advice we give you.

If we recommend to you a particular Financial Product we will give you information about the particular Financial Product—a *Product Disclosure Statement*—to help you make an informed decision about the Financial Product.

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## Who is my adviser?

Your adviser will be **Bill N. Karraz (Principal/Licensee)**.

**Hexagon Financial Services 100% Independently owned by Bill Karraz** (Principal/licensee). No outsider involved. He has **over 20 years** of experience in Financial Services Industry such as Banking, Financial Planning and Taxation Services:

### Membership/qualification/other

- **Bachelor of Business (Finance and Accounting) UTS Sydney 1996**
- **Registered Tax Agent / Qualified Accountant/ CPA**
- **Licensed Dealer in Securities (Licensee)**
- **Certified Financial Planner (CFP)**
- **Principal Member of Financial Planning Association of Australia**
- **Member of the National Institute of Accountants**
- **Associate Australian Society of Certified Practising Accountants**
- **Fellow Associate Australian Marketing Institute**
- **Justice of Peace**

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## Who is responsible for the financial services provided?

BILL N KARRAZ (Licence No: 247108) is hereby licensed as an Australian Financial Services Licensee pursuant to section 913B of the Corporations Act 2001 subject to the conditions and restrictions which are prescribed, and to the conditions contained in this licence (as below) are responsible for the financial services provided including the distribution of this Financial Services Guide (FSG). An Australian Financial Services

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## Do you have any relationships or associations with Financial Product issuer?

NO,

HEXAGON FINANCIAL SERVICES AND HEXAGON TAX PROFESSIONALS IS 100% OWNED BY **BILL N KARRAZ**

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## What kinds of financial services are you authorised to provide me & what kinds of Financial Product/s do those services relate to?

1. This licence authorises the licensee to carry on a financial services business to:

(a) provide financial product advice for the following classes of financial products:

(b) deal in a financial product by:

(i) applying for, acquiring, varying or disposing of a financial product on behalf of another person in respect of the following classes of products:

**(i) deposit and payment products limited to:**

(A) basic deposit products;

(B) deposit products other than basic deposit products;

(ii) derivatives limited to:

(A) old law securities options contracts and warrants;

(iii) foreign exchange contracts;

(iv) general insurance products;

(v) debentures, stocks or bonds issued or proposed to be issued by a government;

(vi) life products including:

(A) investment life insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds; and

(B) life risk insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds;

(vii) interests in managed investment schemes excluding investor directed portfolio services;

(viii) retirement savings accounts ("RSA") products (within the meaning of the Retirement Savings Account Act 1997);

(ix) securities; and

(x) superannuation; and

He also provides a portfolio monitoring service.

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**What information should I provide to receive personalised advice?**

You need to provide us with a list of your personal objectives, details of your current financial situation and any relevant information, so that we can offer you the most appropriate advice possible.

You have the right not to tell us, if you do not wish to. However, if you do not, the advice you receive may not be appropriate to your needs, objectives and financial situation.

You should read the warnings contained in the *Statement of Advice* carefully before making any decision relating to a Financial product/s.

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**What information do you maintain in my file and can I examine my file?**

We maintain a record of your personal profile including details of your objectives, financial situation and needs. We also maintain records of any recommendations made to you.

We are committed to implementing and promoting a privacy policy, which will ensure the privacy and security of your personal information. A copy of our privacy policy is enclosed for your information.

If you wish to examine your file please ask us. We will make arrangements for you to do so.

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**How can I give you instructions about my Financial Product/s ?**

You may tell us how you would like to give us instructions. For example by telephone, fax or other means such as e-mail. If we provide you with execution related telephone advice, you may request a record of the execution related telephone advice, at that time or up to 90 days after providing the advice.

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**How will I pay for the services provided?**

You may pay us a fee. Alternatively, we may receive a payment called brokerage, which is paid to us by the Financial Product issuer/s. We will give you a *Statement of Advice* containing details of our fees and any payments made to us by a Financial Product issuer/s.

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**How are any commissions, fees or other benefits calculated for providing the financial services?**

Generally the payment we receive will be based on the amount you pay. It may vary from one Financial Product issuer to another.

Details of the payment we receive are contained in the *Product Disclosure Statements* for most Financial Product issuers available from your adviser. Your adviser can give you full details.

If you receive personal advice from us, we will tell you about any commissions, fees and any other benefits, where possible in actual dollar amounts, in the *Statement of Advice*. Our adviser will give you this *Statement of Advice*, before we proceed to act on your instructions.

- We may be paid by the Financial Product issuer at the time you invest or contract, and during the life of your investment or contract.
- We may charge you a fee, depending on the time we spend developing your plan, or depending on the value of funds you invest.
- We may invoice you for a fee when you receive our written recommendations.
- You may have to pay us a management fee annually or in instalments.
- We may receive an ongoing payments from the Financial Product issuer.

Your adviser will tell you in writing in the *Statement of Advice* what fees we may charge you, when you have to pay, and what payments we may receive from the Financial Product issuer/s. A copy of our Commission/Brokerage/Fee Schedule is will be provided on request or included in our Statement Of Advice (SOA)

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**Will anyone be paid for referring me to you?**

Where you have been referred to us by someone else, if we pay them a fee or commission in relation to that referral, we will tell you in the *Statement of Advice* who will receive that fee or commission and the amount they will receive.

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**What should I do if I have a complaint?**

If you have any complaints about the service provided to you, you should take the following steps.

1. Contact your adviser and tell your adviser about your complaint.
  2. If your complaint is not satisfactorily resolved within 45 days, please contact Bill Karraz on 02 93869011 or put your complaint in writing and send it to us at the address noted at beginning of this FSG. We will try and resolve your complaint quickly and fairly.
  3. If your complaint is not resolved you may also contact Financial Ombudsman Service (FOS) by telephoning FOS toll free on 1300 780 808
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If you have any further questions about the financial services **Hexagon Financial Services** provides, please contact Bill Karraz on 02 93869011.

Retain this document for your reference and any future dealings with **Hexagon Financial Services**.

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