



## *Financial Services Guide (1.1)*

*Issue Date: 30 May 2019*

**Integral Wealth Group Pty Ltd**

Level 3, Suite 3c, 91 Upton Street  
Bundall, Queensland 4217 Australia.

ABN: 44 632 9781 73  
ACN: 632 978 173  
CAR: 1276797

*Corporate Authorised Representative (CAR) of*

**United Global Capital Pty Ltd**

Level 7, North Tower, 459 Collins Street  
Melbourne, Victoria 3000 Australia.

ABN: 25 154 158 273  
ACN: 154 158 273  
AFSL: 496179

Throughout this Financial Services Guide, Integral Wealth Group Pty Ltd is referred to as "IWG", "we", "us", "our" or any such variations. United Global Capital Pty Ltd is referred to as "United Global Capital" or "UGC".

This FSG does not relate to financial services provided by firms, companies, individuals or institutions which IWG does business with or introduces clients to.

This Financial Services Guide (FSG) is dated **30 May 2019** and replaces all previous versions. United Global Capital Pty Ltd ACN 154 158 273 authorises the distribution of this FSG for Integral Wealth Group Pty Ltd.

## About This Guide

This Financial Services Guide (FSG) is an important document that is designed to tell you about:

Who We Are.....	3
Who is United Global Capital .....	3
How to contact United Global Capital .....	3
Who is my Representative? .....	4
General Financial Advice.....	4
Personal Financial Advice.....	5
Product Disclosure Statements.....	5
Information We Need from You.....	5
What Do You Pay For Our Services?.....	5
<i>Other Services, Fees and Charges</i> .....	6
How You May Provide Instructions .....	6
How We Pay Our Representatives .....	6
Our Associations That You Need To Know About.....	6
Dispute Resolution.....	7
Professional Indemnity Insurance.....	7

If you need further information on any of these matters, please ask.



## Who We Are

Integral Wealth Group Pty Ltd is an Australian owned and operated financial services business. We connect Australian investors with strategic investment opportunities that would otherwise not be available to regular investors or would be difficult to access. We recognise the importance of achieving financial independence and aim to expediate our clients achievement of this key objective, whilst helping them overcome complex issues related to each clients own financial resources and access to capital.

## Who is United Global Capital

United Global Capital is an Australian Financial Services Licence Holder (AFSL 496179). Under this licence United Global Capital has the ability to authorise advisers and advisory firms to operate financial services businesses under this licence. United Global Capital can authorise individuals and businesses who it views as meeting certain strict educational, experience and competency requirements as described under law, to advise and deal in the following instruments under its licence:

- Deposit Products (including bonds, term deposits & savings accounts)
- Derivatives (including options, warrants, futures & CFD)
- Foreign Exchange (including currency & currency derivatives)
- Government Debentures (including Australian & international)
- Life Insurance Products (including Life, TPD, income protection & trauma)
- Managed Investment Schemes (including managed funds, syndicates & unit trusts)
- Margin Lending services
- Retirement Savings Accounts
- Securities (including equity, debt & hybrid)
- Superannuation (self-managed superannuation, retail, corporate & industry)

## How to contact United Global Capital

You can contact United Global Capital on the details outlined below.

Office Address	Postal Address
United Global Capital Pty Ltd Level 7, North Tower 459 Collins Street Melbourne VIC 3000  Ph: 03 8657 7640 Fax: 03 8657 7641 E: <a href="mailto:info@ugc.net.au">info@ugc.net.au</a> W: <a href="http://www.ugc.net.au">www.ugc.net.au</a>	United Global Capital Pty Ltd Level 7, North Tower 459 Collins Street Melbourne VIC 3000

## Who is my Representative?

UGC has authorised Corporate Authorised Representatives (Companies) and Authorised Representatives (Individuals) to provide financial services. As the Licensee, United Global Capital is responsible for the advice you receive from us and our representatives. Integral Wealth Group representatives are only able to provide advice on products that appear on the United Global Capital Approved Product List, which can be viewed on the UGC website [www.ugc.net.au](http://www.ugc.net.au).

The Details of your Corporate Authorised Representative can be found in this section of this FSG. This is where we will let you know the Name, Corporate Authorised Representative Number, Contact Details, Website and Authorisations.

Name: **Integral Wealth Group Pty Ltd**  
ABN: 44 632 978 173  
CAR No: 1276797 authorised by United Global Capital on 30 May 2019  
Address: Level 3, Suite 3c, 91 Upton Street , Bundall Queensland 4217  
Phone: +61 432 568 170  
Email: [info@integralwealthgroup.com.au](mailto:info@integralwealthgroup.com.au)  
Website: [www.integralwealthgroup.com.au](http://www.integralwealthgroup.com.au)

Integral Wealth Group Pty Lid is authorised by United Global Capital to provide general financial advice, otherwise known as general product advice and to deal by applying for, acquiring, varying or disposing of financial products on behalf of another person in respect of the following classes of products:

- A. interests in managed investment schemes including investor directed portfolio services;
- B. retirement savings accounts;
- C. superannuation

United Global Capital has Authorised Representatives (Individuals) who it also authorises to provide financial services. As the Licensee, UGC is responsible for the advice you receive from us and our representatives. These representatives are only able to provide advice on products that appear on the UGC Approved Product List which can be viewed on their website [www.ugc.net.au](http://www.ugc.net.au).

Details of your nominated representative can be found by requesting a copy of his or her Profile from Integral Wealth Group.

To the extent that United Global Capital authorises its representatives to do so, your representative can help you to apply for the financial products referred to above and can also give you general financial product advice in relation to them. If your advisor is unable or unwilling to provide you with advice or services in respect of certain products, the advisor will refer you to another representative who should be able to assist you.

## General Financial Advice

Integral Wealth Group and its representatives are limited in its authorisation by United Global Capital to provide general product advice, otherwise known as General Financial Advice. You should note that general financial advice does not relate specifically to you and often is limited in its advice being product specific. You should be aware that because general financial advice does not take into account your particular financial needs, objectives and financial circumstances, it may not be appropriate for you.

You need to take this into account before deciding whether or not to act on it.

## Personal Financial Advice

Integral Wealth Group nor its representatives are authorised to provide personal financial advice.

## Product Disclosure Statements

When general product advice is given, we will also give you, where appropriate, a Product Disclosure Statement issued by the product provider containing information you would reasonably require to make a decision about whether to acquire the financial product. The PDS will disclose details of any fees and charges payable for that product.

## Information We Need from You

Depending on the type of service being sought, we may ask you to provide certain personal information to your representative, either in writing or verbally. This may involve a quite detailed process of both qualitative and quantitative data collection. Please ensure that your representative becomes aware of any changes that may be relevant when advice is given in the future.

- **What Information Do We Retain About Clients** – We maintain a record of your personal profile which may contain details of your objectives, financial situation and needs. We maintain records of any communications, together with summaries of meetings and transactions. All these records are our property and must be retained for production to the regulatory authorities upon their request. If you wish to examine our file, you should ask us and we will make arrangements for you to do so.
- **What Are The Possible Consequences Of Not Providing This Information** – You are of course at liberty to decline to provide some or all of this information, but if you do not provide it, any discussion around financial products or services may not be appropriate to your needs and objectives. In certain cases, your failure to provide information may place us in a position where we cannot provide some or any financial services to you.
- **General Advice Warning** – When we provide General Financial Advice (whether or not we have a record of your personal details), our advice will not take into account your personal financial objectives, needs or circumstances and may therefore not be appropriate for you. As we indicated above, in such circumstances you must determine if our advice is appropriate for you.

All information is kept strictly confidential and you can obtain a copy of our Privacy Policy from your representative or from [www.integralwealthgroup.com.au](http://www.integralwealthgroup.com.au).

As a financial service provider, we have an obligation under the Anti-Money Laundering and Counter Terrorism Finance Act to verify your identity and the source of any funds. This means that we will ask you to present identification documents such as passports and drivers licence. We will also retain copies of this information. We assure you that this information will be held securely.

## What Do You Pay For Our Services?

Integral Wealth Group and your representative are remunerated through a combination of fees and commissions that you are charged or that product providers pay. To assist you in making an informed decision Integral Wealth Group and your representative will discuss with you and agree on any fees payable before providing a service. The Corporations Act requires us to fully disclose all fees and charges, so if you are in doubt please ask us to explain.

You may be charged a fee for the services we provide or we may be paid a commission or brokerage or a combination of the two may apply. All fees and commissions are payable to the Licensee (United Global Capital) and include the fees we pay for clearing and settlement where appropriate.

The level will vary with the financial product being traded, the frequency of your trading activity, the type and level of service and the size of the transaction. Fees and commissions are subject to negotiation prior to us providing you with a financial service. As part of our negotiations, all share trades would normally be subject to a minimum dollar cost which would apply if the brokerage calculated by any other method fell below the minimum figure. Once disclosed and agreed, these fees and commissions will be charged at the time your transaction is executed or the service is provided.

Integral Wealth Group will charge you or your investment account a direct service fee of **3.3%** (including GST) of the amount you invest in any one of the products we introduce to you.

### **Other Services, Fees and Charges**

#### *Commissions Received*

Integral Wealth Group has arrangements with a number of financial product providers where it raises capital for these companies financial products. Integral Wealth Group may also receive a commission from these product providers with respect to capital raised into these products.

#### *Rebates Received*

Integral Wealth Group has arrangements with a number of external businesses to market the services of these businesses. Integral Wealth Group may receive a share of the fees these companies charge you for the provision of these services.

#### *Introductory Fees Paid*

Integral Wealth Group has arrangements with a number of external businesses to market the services of Integral Wealth Group. If you were introduced to Integral Wealth Group by one of these businesses we may pay them a share of the fees we charge you, for marketing our services to you.

### **How You May Provide Instructions**

You may specify how you would like to give us instructions. For example, you may provide instructions to us by telephone, email or other means. But in all cases we must receive a written confirmation of these instructions.

**AS A MATTER OF POLICY, INTEGRAL WEALTH GROUP DOES NOT RECEIVE INSTRUCTIONS BY FAX.**

### **How We Pay Our Representatives**

Representatives of Integral Wealth Group are remunerated by way of salary and commissions. They may also be eligible for a discretionary bonus or other incentive based payments.

Your representative is able to disclose this to you at your request.

Integral Wealth Group is a Corporate Authorised Representative of United Global Capital Pty Ltd. As such,

Integral Wealth Group may engage in business dealings with United Global Capital and its subsidiary companies including:

- UGC Global Property Pty Ltd
- UGC Projects Pty Ltd
- UGC Asset Management Pty Ltd

These companies may receive a percentage of the brokerage and other income generated by us relating to transactions carried out for clients, as well as refer potential clients to us.

## Dispute Resolution

We are committed to providing quality financial services and general financial advice to our clients. This commitment extends to providing accessible complaint resolution mechanisms. If you have any complaint about the service provided to you, you should take the following steps:

- Contact your representative and tell your representative about your complaint. The majority of complaints can be resolved this way.
- If you do not have a representative, or your complaint is not acknowledged within 7 days, please contact the Complaints Manager at our licensee, United Global Capital on 03 8657 7640.

You can also put your complaint in writing and send it to United Global Capital at:

United Global Capital Pty Ltd  
Level 7, North Tower  
459 Collins Street  
Melbourne VIC 3000  
[info@ugc.net.au](mailto:info@ugc.net.au)

UGC will try and resolve your complaint quickly and fairly. You should receive written acknowledgement of your complaint within 5 business days after it is received.

If your complaint is not satisfactorily resolved within a further 45 days, you can raise your concerns with the Australian Financial Complaints Authority on 1300 931 678. UGC is a member of this complaints resolution service.

The Australian Securities & Investments Commission (ASIC) has a freecall Infoline 1300 300 630 which you may use to make a complaint and obtain information about your rights.

## Professional Indemnity Insurance

UGC confirms that it has arrangements in place to ensure it continues to maintain Professional Indemnity insurance in accordance with s.912B of the Corporations Act 2001 (as amended). In particular our Professional Indemnity insurance, subject to its terms and conditions, provides indemnity for UGC and its authorised representatives / representatives / employees in respect of its authorisations and obligations under its Australian Financial Services Licence. The insurance will continue to provide such coverage for any authorised representative / representative / employee who has ceased, for work done whilst engaged with it.

The preparation of this FSG was completed on 30 May 2019.