



# *Financial Services Guide* ("FSG")

Version: 11 December 2023

Hejaz Capital Pty Ltd T/As Hejaz Financial Services

ABN 44 161 857 478

Australian Financial Services Authorised Representative number 001286485



This FSG provides information about our services and is designed to assist you in deciding whether to use the financial services we provide. It also outlines how our representatives are remunerated, and your rights as a client, including our complaints system.

If you need further information or clarification of any matter raised in this FSG, please contact us.

## Hejaz Financial Advisers

This FSG has been produced by Hejaz Financial Services ('HFS', 'we', 'us', and 'our').

HFS is a Corporate Authorised Representative of Hejaz Financial Advisers Pty Ltd ('HFA') ABN 49 634 683 613. HFA is an Australian Financial Services Licence holder (AFSL 517686) and is the provider, through its representatives, of the financial services set out below.

## Things you should know before you get our services

### Who will be responsible for the advice given to me?

HFS is responsible for providing general advice on behalf of HFA.

### Who is my adviser?

Your adviser is a representative of HFS, who acts on behalf of HFS to provide general advice to its retail clients.

### What financial services are available to me?

HFS and its representatives can provide general advice about superannuation, managed investment, life insurance, and basic deposit products.

## General advice

General advice does not take into account your personal financial needs, circumstances or objectives. You should assess your own financial situation and read the Product Disclosure Document ('PDS') of the relevant financial product before making any financial decisions based on the advice.

## Personal advice

Personal advice is where one or more of your personal circumstances are considered when providing the advice. You will receive a Statement of Advice (SOA) when personal advice is provided. An SOA is a document that contains the advice provided to you. Generally, it includes the suggestion that was given by your adviser, any fees that apply, and any associations the adviser may have which may influence the suggestion.

**Note:** HFS has arrangements in place with numerous individual financial advisers who are qualified to provide personal advice. If you would like to seek personal advice, please let us know. If you receive personal advice through qualified financial advisers, they will provide you with a copy of their respective FSG.

## How will I pay for the service?

General advice is part of the prospective financial product should you decide to purchase and is free of charge. You do not pay any fees for receiving general advice from us.

## What fee do HFS representatives receive?

HFS representatives are employees of HFS and are paid a salary. They do not receive fees for the services that they provide to you.

## Do any relationships or associations exist which might influence HFS to provide me with financial advice?

HFS is privately owned and is in its capacity as the corporate authorised representative of HFA. HFS is also part of the Hejaz Group, which consists of:

- Hejaz Accounting
- Hejaz Asset Management
- Hejaz Capital
- Hejaz Islamic Credit Solutions
- Hejaz Financial Advisers
- Hejaz Funds Management

As an AFSL holder, HFA is a financial advisory firm that offers boutique ethical advisory and investment services to wholesale and retail clients in relation to Islamic finance and investments. In addition, HFA plays a Fund Manager role of four Hejaz-managed funds to oversee and monitor the investment and management of the funds and to promote and market the funds.

The general advice provided to you is mainly related to the Hejaz-managed funds' shariah-compliant features and details.

## When you get our advice

### Will you give me advice that is suitable for my personal circumstances?

Where general advice is provided, it does not take into account your personal financial needs, circumstances or objectives.

Where personal advice is provided, you will receive a SOA, which considers one or more of your personal financial needs, circumstances or objectives.

### What other documents might I receive from HFS?

When we provide you with general advice, we will also provide you with a PDS of the financial product that is mentioned in our general advice.

A PDS contains information about fees payable, risks, benefits, and significant characteristics of the financial product. The PDS is an important document, you shall read and understand before making any financial decisions.



## How to make instructions?

Instructions can be made to HFS via the contact details at the end of this document. Our friendly representative will facilitate your decisions as per your instructions.

## How to make a complaint?

If you have a complaint about the service provided to you, you should take the following steps:

- Contact your adviser and tell your adviser about your complaint.
- If your complaint is not satisfactorily resolved within 5 business days, please contact our Head Office on **1300 043 529** or put your complaint in writing and send it to us at:

### Compliance Officer

Hejaz Financial Advisers

PO Box 96 Flinders Lane VIC 8009

or via email to [compliance@hejazfs.com.au](mailto:compliance@hejazfs.com.au)

- HFA is a member of the Australian Financial Complaints Authority Limited (AFCA). If you feel our response is inadequate or if you have not received a response within 30 days, you have the right to complain to AFCA.

They can be contacted on **1800 931 678**, you can submit an online complaint form available at [www.afca.org.au](http://www.afca.org.au), or you may write to them at [info@afca.org.au](mailto:info@afca.org.au) or GPO Box 3, Melbourne VIC 3001. This service is provided to you free of charge.

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

This FSG was issued on 11 December 2023. This may include general financial advice which does not take into account your personal objectives, financial situation or needs. The information is not an offer or recommendation to make any investment or adopt any investment strategy. Before making a decision consider if the information is right for you and read the relevant Product Disclosure Statement, available at [www.hejazfs.com.au](http://www.hejazfs.com.au) or by calling **1300 043 529**. A Target Market Determination (TMD) is a document that outlines the target market a product has been designed for. Find the TMDs on our website.

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## The privacy policy

We are committed to protecting your privacy. Your personal information will be handled in accordance with our privacy policy. This document outlines how the information we collect from you is used, stored, and disclosed. A copy of our privacy policy will be provided to you and can also be obtained from our offices or from our website.

If you have concerns about the accuracy or completeness of the personal information we hold, you may request to access your personal information by contacting your adviser.

## Anti-money laundering and hypen counter-terrorism financing act

HFS has an obligation under the Anti-Money Laundering and Counter-Terrorism Financing Act to verify your identity and the source of any funds. Accordingly, we may ask you to provide particular identification documents such as your passport or driver's licence.

## How do I find out more?

Website: [www.hejazfs.com.au](http://www.hejazfs.com.au)

Call: 1300 043 529

Email: [information@hejazfs.com.au](mailto:information@hejazfs.com.au)

Mail: PO Box 96 Flinders Lane VIC 8009



*Grow Faithnancially*



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 1300 043 529

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