



## Financial Services Guide

**AFSL Number:** 700023

**ACN:** 686 219 983

**Phone:** 1300 214 829

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### Overview of this FSG

This Financial Services Guide (**FSG**) is a key document that MARV Financial Services Pty Ltd (ACN 686 219 983) (AFSL 700023) (**MARV**) must provide to retail clients in accordance with the stipulations of our Australian Financial Services Licence (**AFSL**). Its purpose is to help you understand MARV, the services we offer and important information regarding our interactions with third parties, enabling you to make an informed decision about utilising our financial advice. This FSG is presented to you by your adviser, with the authority of MARV. Legally, we are required to supply an FSG to educate, safeguard, and assist you in making knowledgeable choices about the financial services we provide. All our advisers are experienced professionals in the financial services industry and operate from our offices in Broadbeach. They are qualified and comply with the necessary industry education standards, engaging in both formal and ongoing training. Each adviser is committed to further education over the next few years to enhance their skills in delivering complex strategies tailored to your goals.

MARV upholds a robust governance framework to ensure that all advice from our advisers is in your best interest. If we cannot demonstrate a clear benefit from our advice, we will refrain from offering it.

We are committed to:

- Being open and straightforward in all interactions.
- Building lasting relationships based on trust.
- Taking responsibility for our recommendations.
- Striving for the highest standards in service.
- Delivering exceptional value and support.

### Independence Disclosure

MARV does not qualify as independent, impartial, or unbiased, as we receive commissions for the advice we offer on life risk insurance products.

## Our Responsibility

Your Adviser has been authorised by MARV and accordingly we are responsible for the financial advice and services they provide. This FSG has been given by your adviser with the authority of MARV

Our advisers are committed to providing quality financial advice and a wide choice of products and/or services to suit individual client circumstances.

Your Adviser is obliged by law to act in your best interests and provide appropriate advice when providing financial advice to you. They must follow a code of ethics that is a principles based model providing a powerful framework to shape and reinforce ethical conduct and encourage a deeper engagement by the individual with their duties to their client as well as wider society.

## Types of Financial Advice Offered by MARV

MARV provides financial product advice through our accredited employees or authorised representatives, collectively referred to as our Financial Advisers. We offer personal advice that considers your individual objectives, goals, financial situation, and needs. This advice entitles you to receive a tailored Statement of Advice (**SoA**) specific to your circumstances. Our Financial Advisers meet the minimum ASIC requirements for providing financial planning services. MARV is responsible for any financial product advice provided by your Financial Adviser and does not guarantee the performance of any investment product, nor is it liable for any loss or shortfall, except as required by law.

## Financial Products and Services Offered by MARV

MARV is authorised to provide financial product advice to retail & wholesale clients and can deal in financial products for them by applying for, acquiring, varying, or disposing of a financial product on behalf of another person in the following categories:

- basic deposit products;
- debentures, stocks or bonds issued or proposed to be issued by a government;
- life products limited to investment life insurance products;
- life products limited to life risk insurance products;
- managed investment schemes including IDPS;
- non-basic deposit products;
- retirement savings accounts;
- securities; and
- superannuation.

We will recommend financial products only after assessing their suitability for your specific needs, objectives, and financial situation.

## Approved Product List

MARV maintains an Approved Product List (**APL**). Subject to attaining required accreditation, your adviser is able to recommend any product on the MARV APL.

MARV periodically reviews these products to ensure they are competitive with similar products

that address similar client needs and objectives. These products are researched using external research houses as well as our in-house research team. Generally, the products we recommend are on the APL. However, there may be instances where your adviser will need to consider products outside of the APL. In these cases, your adviser may apply to MARV's Research Department to obtain a one-off product approval. MARV restricts products from the APL based wholly on merit and research.

You can obtain a copy of the APL upon request.

## Process for Receiving MARV Advice

The process for obtaining financial product advice from MARV aligns with the Corporations Act 2001 and the conditions of our AFSL. Generally, the process includes the following steps:

### **1. Initial Client Contact**

During our initial discussion, we will outline our services, address your expectations, and help identify your needs and goals to determine the type and extent of financial product advice suitable for you. At this stage, we will provide our fee-for-service structure for your agreement before proceeding.

### **2. Fact Find and Investor Profile**

We will collect all relevant information, including your objectives, needs, and preferences. We will also assess your risk appetite using our investor profile questionnaire. If we determine that we cannot provide the necessary advice during our initial evaluation, we will inform you in writing.

### **3. Client Advice Presentation**

Once we formulate a strategy tailored to your requirements, it will be presented in an SoA and discussed with you. You can request changes if needed. If we recommend acquiring a financial product, we will also provide you with a Product Disclosure Statement (**PDS**) that contains essential information about the product to help you make an informed decision.

### **4. Client Consent to Proceed**

Once you are satisfied with the recommended course of action, you will formally consent to allow us to proceed with implementation.

### **5. Keeping You on Track**

Recognising that personal circumstances may change over time, we offer regular reviews (at least annually) to ensure our advice remains aligned with your needs and objectives. If you enter an Ongoing Fee Arrangement (**OFA**), we must provide you with a Fee Disclosure Statement (**FDS**) outlining the agreed services under that arrangement. At least once a year, we will send you a renewal opt-in form regarding the continuation of these ongoing fee arrangements.

## Frequently Asked Questions

*Will I receive detailed information about the financial and other benefits my adviser receives from making recommendations?*

Yes, the SoA will detail any remuneration received by MARV resulting from the recommendations (including referral fees) and the final fees payable by you. It will also mention any potential conflicts of interest you should consider when relying on our advice. Lastly, the SoA will outline any associated risks of implementing the recommendations, which your adviser will clarify further.

*Will you provide advice suitable for my needs, objectives, and financial situation?*

Yes, however, we must first understand your individual objectives, financial circumstances, and needs before recommending any financial products. You are entitled not to disclose this information if you choose. If you opt not to provide full personal information, we must inform you of the potential consequences, and we may not be able to provide you with personal advice. Please read these warnings carefully.

*What should I know about the risks associated with the investments or strategies recommended to me?*

We will clarify any significant risks associated with our recommended investments and strategies. If you do not feel confident enough to fully understand the recommendation, please feel free to ask for further clarification.

*What information do you keep in my file, and can I access it?*

We maintain a record of your personal profile, which includes your objectives, financial situation, and needs, along with records of any recommendations made. If you wish to review your file, please ask us, and we will facilitate access.

*Can I specify how I wish to communicate with you?*

Yes, you can indicate your preferred method for providing instructions. Our preferred communication is via phone; however, we require written confirmation of all instructions. We utilise a secure digital signature process via email for these confirmations.

## Our Fees

The cost of providing a financial product or service to you will depend on the nature and complexity of the advice, financial product and/or service provided.

If any other remuneration is payable (and not disclosed here), we will provide information about how that amount is calculated when we give you our advice in the written SoA.

### **1. Licensee Remuneration**

All advice fees and commissions will be paid directly to MARV as the licensee. MARV retains a fee for the provision of services required under its AFSL, and the balance is paid to your adviser.

### **2. Adviser Remuneration**

Generally, whenever your adviser provides a recommendation for a financial product or service, your adviser may be remunerated indirectly through either:

- An initial fee for service; or
- An ongoing fee for service; or
- Insurance commission payments where applicable; or
- A combination of any of the above.

Prior to preparing any advice or providing financial services to you, we will discuss and agree upon all fees that will apply.

### Fee Structure (inclusive of GST)

Type of Fee	Fee Description and Amount
1. Initial/Implementation Fees	These fees are paid when you agree to receive our advice and depends on the complexity of the advice provided.

	<p>From \$0 to \$15,000.</p> <p>This fee is agreed upon with the client in our Letter of Engagement and is a fixed fee. As part of this fee we offer strategy planning meetings, drafting and delivery of Statement of Advice as well as implementation of any financial products we have recommended as part of the strategy.</p>
2. Ongoing Service Fees/Investment Management Fees	<p>These fees support our ongoing services which help you stay on track to meet your goals. These fees vary depending on the scope and complexity of services provided.</p> <p>From 0% to 4.4% per annum, of the total amount of investments under management. Will be discussed and agreed upon with your respective authorised representative.</p>
3. Commissions for Life Risk Insurance Products	<p>Any commission amounts will be disclosed to you when providing advice. The following is a guide of commissions we may receive.</p> <p>The initial commission may be up to 66% of the first year's premium for new policies implemented. The ongoing commission may be up to 22% of the insurance premium each following year.</p> <p><i>Example:</i> On any insurance policies implemented, if your premium was \$1,000, we would receive an initial commission of up to \$660 and an ongoing commission of up to \$220 per annum.</p> <p>We may also receive upfront commission for additional cover to your existing product up to 130% of your annual premiums with ongoing commissions up to 33% of the annual premium.</p>

## Other Remuneration MARV May Receive

### 1. Referral Arrangements

MARV and/or its advisers may receive non-monetary benefits where:

- (a) The amount is less than \$300 and identical or similar benefits are not given on a frequent basis; The benefit has a genuine education or training purpose (including attendance to conferences) and is relevant to providing financial product advice; and/or
- (b) The benefit consists of the provision of information technology software or support and is related to the provision of financial product advice in relation to the financial products issued or sold by the benefit provider, e.g. life insurance quoting software.

Payments or benefits received are disclosed in a register. A copy of the register is available upon request.

## 2. Referral Arrangements

Should you be referred to MARV by a third party. The third party may receive a fee or other benefits for the referral. This fee comes out of the fees received by MARV and does not represent an additional cost to you. MARV may establish ongoing commercial arrangements with marketing businesses for referring clients to MARV.

## What Do I Get Paid as Your Adviser?

All MARV in-house advisers are employees of MARV and receive a salary rather than receiving compensation directly from any revenue generated by their advice to you. Any Corporate Authorised Representatives (**CARs**) under MARV's AFSL are charged a flat licensing fee per annum for the services MARV provides to them. On this basis, any remuneration (fees and commissions) generated by CAR businesses will be passed from MARV to their businesses up to 100% of the revenue received.

## Professional Indemnity Insurance

MARV confirms that it has arrangements in place to ensure it continues to maintain Professional Indemnity (**PI**) insurance in accordance with its obligations as the holder of an AFSL. MARV's insurance arrangements cover claims relating to the services and products it offers to retail clients and the conduct of current and former MARV advisers, where MARV is responsible for their conduct at the time of the relevant conduct. These compensation arrangements meet the requirement specified by the *Corporations Act 2001*.

## How is Your Personal Information Handled?

Your privacy is important to us. In general, we collect and verify information about you to manage our relationship with you, to ensure that we provide the products and services most appropriate to your needs and to make certain that we comply with our legal obligations. The information required to be collected and verified by us depends on who you are and the nature of the service provided by us. If you fail to provide us with the required information, or if you provide us with incomplete or inaccurate information, we may not be able to provide you with the products or services you are seeking within the time periods contemplated. Information acquired by us in the course of providing our services may be provided to external service providers, including fund and platform managers and trustees, taxation and legal advisers and information technology consultants. Otherwise, your personal information will not be disclosed unless the law requires us, e.g. Anti-Money Laundering and Counter-Terrorism Financing Act 2006, or you ask us to disclose it to a third party, e.g. your tax adviser. If you think any of the details that we hold are wrong or out of date, contact us and we will correct the details. You can always access the personal information held about you by contacting us on 1300 214 829.

## Meetings and Telephone Calls with Clients

MARV's clients are all across Australia and we conduct the majority of our meetings over the phone with clients. Due to this, MARV have policies in place to ensure that we continually meet the regulatory requirements enforced by the Australian Security & Investments Commission (**ASIC**). RG 38 protects general consumers to ensure that they are protected from un-lawful hawking. MARV always ensures that the best interests of our clients, not only in our recommendations, but also when we contact them, are met. If you do not wish to be called at certain times, please inform us and we will happily meet your needs.

## What Should You Do If You Have a Complaint?

We are committed to providing quality advice to our clients. This commitment extends to providing accessible complaint resolution mechanisms for our clients. If you have a complaint about any of our advice, you should take the following steps:

### **1. Contact Your MARV Adviser**

In the first instance, please contact the MARV adviser who provided you with the particular service and advice and tell them about your complaint and they will try to resolve your complaint quickly and fairly.

### **2. Internal Dispute Resolution**

If you have raised your concern with a MARV Adviser, and the matter has not been resolved to your satisfaction, our Compliance Department can assist. There are three ways you can lodge your complaint:

**Phone:** 1300 214 829

**Email:** [compliance@marvfs.com.au](mailto:compliance@marvfs.com.au)

**Mail:** Compliance Manager, MARV Financial Services Pty Ltd, Suite 36, 75 Surf Parade, Broadbeach QLD 4218

Once you have contacted MARV, we will begin the process of investigating and resolving your complaint. We will try to resolve your complaint quickly and fairly. We will endeavour to resolve your complaint within five business days. If we anticipate that your complaint will take longer than 21 days to resolve, we will contact you within this time to provide you with an up-date on our progress. Should it take longer than 30 days, we will contact you in writing to provide an explanation of the reason for the delay, advise you of your right to complaint to an external dispute resolution scheme (see further details below).

### **3. External Dispute Resolution**

If you do not feel your complaint has been resolved in a satisfactory manner, or if you have not received a response after 30 days, you have the right to refer the matter to the Australian Financial Complaints Authority (**AFCA**). Contact details are:

**Phone:** 1800 931 678

**Email:** [info@afca.org.au](mailto:info@afca.org.au)

**Mail:** GPO Box 3, Melbourne, VIC, 3001

**Web:** [www.afca.org.au](http://www.afca.org.au)

Please contact your adviser in the first instance if you have any questions about this FSG or the advice we provided. This FSG should be retained by you in a safe place for future reference. Alternatively, you can contact MARV directly at:

**Email:** [compliance@marvfs.com.au](mailto:compliance@marvfs.com.au)

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

**Address:** Suite 36, 75 Surf Parade, Broadbeach QLD 4218

## Your Advisers/Authorized Representative

The following individuals are authorised by MARV to provide personal advice:

### **Hammad Khalid**

ASIC Adviser Number: 1254042

Office/Postal: Level 2, Suite 36, 75 Surf Parade, Broadbeach QLD 4218.

Email: [hammad@marvfinancial.com.au](mailto:hammad@marvfinancial.com.au)

### **Business Names/Trading Names:**

#### **MARV Financial Planning Pty Ltd**

ASIC Corporate Authorized Representative Number: 1313866

Office/Postal: Level 2, Suite 36, 75 Surf Parade, Broadbeach QLD 4218.

Email: [info@marvfinancial.com.au](mailto:info@marvfinancial.com.au)

Phone: 1300 214 829

## Referrals

You do not have to consult any professional that I may refer you to. You may want to consult a professional you have an existing relationship with or choose another. The professional you choose to consult is responsible for the advice they provide to you. MARV or its authorised representatives will not receive a fee or other benefit as a result of that referral. We do this to ensure there is no conflict of interest when referring to other professional services.

## Conclusion

Thank you for considering MARV for your financial planning needs. We are here to guide you toward achieving your financial goals and improving your financial well-being. If you have any questions regarding this FSG, please do not hesitate to reach out.