

## FINANCIAL SERVICES GUIDE

7 March 2024 (version v7.20240307)

This Financial Services Guide (**FSG**) is an important document, to provide you with important information about Hoxton Capital Management (Australia) Pty Ltd (**Hoxton**), an Australian Financial Services Licensee 402217 and its Authorised Representatives, who will provide you with financial services described in this document. Our FSG is designed to assist you in making an informed decision about whether to use our financial services, and information relating to:

- the financial services and products we can provide
- how and when we may provide our services
- how we, and our Authorised Representatives, are paid and any other benefits we may receive
- how we protect your private information
- any potential conflicts of interest we may have; and
- who to contact if you have a complaint.

We recommend you read this FSG in full, to obtain a thorough understanding of our offering and how we may work together. If you have any questions or uncertainties about any of the information contained in this document, please contact us. It is important you have a clear understanding before we provide you with financial advice.

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### ADVICE DOCUMENTS

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If you receive personal financial advice this will be documented within a Statement of Advice (SOA) or Record of Advice (ROA), confirming our recommendations and their basis, detailing any relevant fees or commissions we will receive and any associations we have that may influence our advice.

If a financial product is recommended to you, you will also be provided with a Product Disclosure Statement (PDS), or an equivalent disclosure document issued by the product provider. The PDS will outline the risks, benefits, features and costs in detail. Please read the PDS before you make any decision about whether to proceed with our recommendation. Should you require an additional copy of any of these advice documents, please let us know and it will be provided to you without additional cost.

#### **WE ARE NOT INDEPENDENT**

Hoxton Capital Management (Australia) Pty Ltd is neither owned nor controlled by product issuers but, because we continue to receive commissions for life insurance products, we are not independent. Despite this, we are committed to acting in your best interests and providing you with recommendations suited for your personal needs.

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## INTRODUCING HOXTON CAPITAL MANAGEMENT (AUSTRALIA)

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Hoxton is the holder of Australian Financial Services License (AFSL) number 402217, as the authorising Licensee, Hoxton is ultimately responsible for the conduct and services provided by their Authorised Representatives and employees.

Hoxton can be contacted by telephone on 02 8324 7435, email on [admin@hoxtoncapital.com.au](mailto:admin@hoxtoncapital.com.au) and our Australian office is located at Level 10, 20 Martin Place, Sydney NSW 2000.

The Australian business is part of the Hoxton Group of companies operating around the world. The UK parent, Hoxton Capital Management, founded in 2018 by Chris Ball and Matt Dean has quickly established itself as one of the UK's fastest growing advisory companies. Starting with a team of five, Hoxton Capital Management now has over 300 employees and five international offices. Our team of highly-qualified and experienced advisers, offer sound knowledge and transparent advice with a personal approach. Honesty, integrity and a commitment to your interests is clearly demonstrated in the advice we provide.

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## OUR SERVICES

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Hoxton is authorised to provide financial advice on, and deal in, the following financial products:

- Deposit and Payment Products
- Government Debentures, Stocks or Bonds
- Life Products, including Investment Life Insurance and Life Risk Insurance products
- Managed Investment Schemes, including Investor Directed Portfolio Services (IDPS)
- Retirement Savings Accounts
- Securities
- Superannuation
- Self-Managed Superannuation Funds

**However, our representatives, including your adviser, may not be authorised to provide advice and services on all these products and topics. Their specific authorisation is outlined below.**

We are not authorised to provide financial product advice or deal in the following:

- General Insurance Products
- Standard Margin Lending Facilities; and
- Derivatives

Where we identify a financial advice need that we are not able to satisfy, we will refer you to someone that may be better able to assist you.

Our advice is driven by your needs and preferences and based on our consideration of the financial products that might best suit your needs. Although we always recommend appropriate products, we will generally only select products from the Approved Product List (APL) maintained by Hoxton. The APL is a curated, and closely monitored, list of the products that Hoxton has researched, reviewed and considered to be appropriate for our clients. Although we will typically only recommend products that are on our APL, we can recommend other products if no product on the APL is suitable for your needs.

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## YOUR ADVISER

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**Your financial adviser, Jonathan Brookes,** is an [Authorised Representative \(AR No. 1285506\)](#) of Hoxton and provides advice and services on our behalf. Jonathan's qualifications include:

- Full Diploma Level-Tier 1 / FNS41815 – Certificate IV in Financial Services (RG146) (Australia)
- Level 6 Pension Transfers (PETR) (UK)
- Adv DipFa / Chartered Financial Adviser (UK)
- CII Financial Planning Certificate (UK)
- CII Mortgage Advice Qualification (MAQ) (UK)
- Certificate in Long Term Care and Later Life Planning (CertLTCP) (UK)
- North American Securities Administrators Association Series 65 Uniform Investment Adviser Law (USA)

Jonathan has over 25 years of experience working as a qualified adviser in financial services across multiple jurisdictions (UK, Australia, and USA), specialising in providing UK pension advice to British expatriates.

A qualified, professional, since 1998, Jonathan is experienced working with UK company defined benefit / defined contribution schemes, Personal Pensions, SIPPs, QROPS and Australian superannuation schemes. He has been an expat himself for over 17 years so is well placed to understand the needs and advise on cross border matters.

Jonathan is authorised to provide advice and services in respect of:

- Deposit and Payment Products
- Government Debentures, Stocks or Bonds
- Managed Investment Schemes, including Investor Directed Portfolio Services (IDPS)
- Securities
- Superannuation
- Self-Managed Superannuation Funds

Your adviser has a professional obligation to act in your best interests. If your adviser identifies that you require advice or services that they are not authorised to provide, they will draw your attention to the issue and refer you to another advice professional. Where your adviser reasonably believes that it would not be in your best interests to proceed

before you receive advice from the referred adviser, they may pause or decline to provide you with advice or services. Likewise, if acting in your best interests requires your adviser to consider additional matters, products or strategies, they will do so even if this seems to contradict your instructions or preferences.

All fees and commissions noted in this document will be initially paid to Hoxton and between 20% and 70% will be distributed to Jonathan. The precise details of these arrangements will be clearly disclosed in the advice document provided to you.

Jonathan can be contacted on:

**...by email:** jonathan.brookes@hoxtoncapital.com.au

**...by telephone:** 02 8324 7435

**...in writing:** Hoxton Capital Management (Australia) Pty Ltd, Level 10, 20 Martin Place, Sydney NSW 2000

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## HOW TO PROVIDE US WITH INSTRUCTIONS

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You may specify how you would like to give us instructions, for example, by phone or email using any of the contact details within this FSG. Where instructions are provided by telephone, we will confirm these in writing with you.

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## HOW WE ARE PAID FOR OUR SERVICES

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We may receive fees paid by clients, commissions paid by product provider or other benefits.

All fees and commissions are payable to Hoxton and Hoxton may pay up to 70% of any fees and commissions to your adviser.

Details of any fees, commission or other benefits that we receive as a result of our recommendation to you will be disclosed within your SOA or ROA.

Unless otherwise agreed, your initial consultation will be offered at no cost to you and without obligation. During this initial discussion we will gather information about your circumstances and needs and clarify the scope of the advice you require.

If we proceed to provide you with financial advice or services, we will charge a fee for our advice and services. All fees will be disclosed in writing and agreed with you before we proceed. Your Statement of Advice will also disclose all fees and costs associated with our advice. As a guide, the minimum fee we will charge for our advice is 1.1% (inc GST) of the total value of your investments.

## Implementation

We may also charge an implementation fee to implement our recommendations in your Statement of Advice. This fee will be payable when you decide to proceed with our

recommendation or direct us to act on your instructions. As a guide, the minimum fee we will charge for implementation is 1.1% (inc GST) of the total value of your investments.

Although we do not charge fees to implement insurance recommendations, we will receive up to 66% (inc GST) of your insurance premium from the Insurer. This is not an additional charge paid by you.

### **Ongoing Advice Service**

Our ongoing advice service fees are asset based fees based on the value of the funds under our management. Although it is an asset based fee, our ongoing service fee will not exceed 1.1% (inc GST) per annum of the total value of your investments.

Our Statement of Advice we will provide you will clearly detail all the fees, commissions or other benefits we may receive and, where possible, will give actual dollar amounts and percentages. If we cannot provide this accurately, we will provide worked examples. All fees and commissions will be inclusive of GST.

### **Payment of fees**

You can choose to pay our fees directly, have our fees deducted from your portfolio or use a combination of both. You can decide what approach suits you best before we provide you with our services.

### **Commissions from Life Insurance Products**

Hoxton can, and does, receive initial and ongoing commissions from insurance providers. These commission payments are paid to us by the company that issues the product or provides the cover and are included in the product cost. The commission paid to us will be a percentage of the policy cost.

Commission is paid to us over the life of the product, but it declines after the first year as detailed in the following table.

Date a new product is issued	Initial commission (% of annual policy cost or increase inc GST)	Ongoing commission p.a. (% of annual policy cost or increase inc GST)
From 1 January 2020*	0 - 66%	0 - 22%

\* Hoxton may receive ongoing commission rates of up to 38.5% from the product issuer if:

- > your policy was issued before 1 January 2018 and you exercise an option or apply for additional cover under your policy after 1 January 2018; or
- > your policy was issued before 1 January 2018 and is replaced after 1 January 2018 to correct an administrative error.

You'll find details of how your insurance policy cost is calculated in the relevant PDS and, where we provide you with personal advice, these benefits will be detailed in the advice document.

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## ASSOCIATIONS OR RELATIONSHIPS THAT MAY INFLUENCE OUR ADVICE

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The benefit of being a client of the broader Hoxton Group is the additional services and assistance provided by our related entities.

Where a staff member refers you to another representative to receive other services, they may receive a payment for that referral. Any amount payable will be disclosed in the documents provided to you. This referral fee will not be an additional cost to you.

Hoxton does not have any corporate relationships or associations that may create a conflict of interest. However, Hoxton may from time to time receive payments or benefits from product providers that assist our advisers with ongoing education and training.

In the event we are unable to assist you, or we believe you require advice or services that we cannot provide to you, we may refer you to another party. We will only refer you to another service or product provider if we reasonably believe it is in your best interest. Your information will not be provided to any other party without your explicit consent.

Hoxton maintains an Alternative Remuneration register, that records any alternative forms of payments or benefits over \$100 that are received. If you wish to see a copy of this register, please contact us directly.

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## COMPLAINTS PROCESS

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Hoxton sets out to provide the highest level of service in the industry. We endeavour to always be available, be informative and be transparent.

If, for any reason, you are unhappy with our advice or services, we encourage you to take the following steps:

- 1) Please contact your financial adviser so they can act immediately. Your adviser will try to resolve any complaint you may have, acknowledging your complaint in writing within 24 hours or 1 day.
- 2) If your financial adviser does not satisfactorily resolve your complaint within 5 days or you would prefer not to speak to your adviser, you can contact us:

**...in writing:** Write to Hoxton Capital Management (Australia) Pty Ltd,  
Complaints Department, Level 10, 20 Martin Place, Sydney  
NSW 2000

**...by email:** [complaints@hoxtoncapital.com.au](mailto:complaints@hoxtoncapital.com.au)

**...by telephone:** 02 8324 7435

We will acknowledge your complaint within 24 hours (or 1 day) of receipt and our Complaints Manager will investigate and formally respond within 30 days. If your matter is particularly complex, we may need more time, but we'll let you know as soon as we determine that we may need more time. Our response to your

complaint will outline and clearly explain our findings, including information that may help you understand our position.

- 3) If we cannot resolve your complaint to your satisfaction within 30 days, you may contact the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that's free to consumers.

**...writing:** Australian Financial Complaints Authority, GPO Box 3,  
Melbourne VIC 3000

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

**...phone:** 1800 931 678 (free call)

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

Time limits may apply to lodge a complaint with AFCA, so you should act promptly. The AFCA website can inform you if a time limit applies and if or when a time limit that applies to your circumstances may expire.

Hoxton is a member of AFCA, registration number 25911.

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## **PROFESSIONAL INDEMNITY INSURANCE**

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As required by law, Hoxton holds professional indemnity insurance that covers Hoxton and our authorised representatives/employees in respect of our licensed activities. This insurance will continue to provide such coverage for any authorised representative/employee who are no longer authorised representatives or working for Hoxton at the time of your complaint.

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## **PRIVACY**

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We are committed to providing professional services, maintaining the trust of our clients, and respecting your private information. We take great care in how we handle and process your information in a secure and professional manner.

We collect personal information on you to help us carry out our duties to you, our product providers, and regulators. We use your information to provide you with products or services, to assess your risk tolerance and determine strategies and recommendations in your best interests and consistent with your financial needs, objectives and personal circumstances. If you do not provide us with complete, accurate and relevant information, we may not be able to provide you with the most appropriate products or services, act on a timely basis or protect against fraud.

We may disclose your personal information to anyone we engage to do something on our behalf such as a service provider, and other organisations that assist us with our business. We may also disclose your personal information to third parties such as a

complaints body to whom a complaint relating to a product or service is referred, any party acquiring an interest in our business and anyone acting on your behalf.

We may also collect from the parties listed above any personal information they may hold about you which relates to our provision of financial advice.

In order to provide our services to you, we may disclose your personal information to an entity which is located outside Australia. Details of the countries where the overseas recipients are likely to be located are in our privacy policy.

As a provider of financial services, we have obligations to disclose some personal information to government agencies and regulators in Australia, and in some cases offshore. We are not able to ensure that foreign government agencies or regulators will comply with Australian privacy laws, although they may have their own privacy laws. By using our products or services, you consent to these disclosures.

Hoxton is also required, pursuant to the Anti-Money Laundering and Counter-Terrorism Financing Act (AML/CTF Act) and its corresponding rules and regulations to implement certain client identification processes. We may be required to obtain information about you at the time of providing financial services to you, and from time to time in order to meet our legal obligations.

We have certain reporting obligations pursuant to the AML/CTF Act and information obtained from or about you may be provided to external third parties and regulators in accordance with the requirements imposed on us.

We are required or authorised to collect personal information from you by certain laws. Details of these laws are in our privacy policy.

Our privacy policy is available on our website, it covers:

- how you can access the personal information we hold about you and ask for it to be corrected;
- how you may complain about a breach of the Privacy Act 1988 (Cth), or a registered privacy code and how we will deal with your complaint; and;
- how we collect, hold, use and disclose your personal information in more detail.

We will update our privacy policy from time to time.

Where you have provided information about another individual, you must make them aware of that fact and the contents of this privacy statement.

We will use your personal information to contact you or send you information about other products and services offered by us or our preferred suppliers. If you do not wish to receive marketing communications from us, please contact us.

We aspire to high ethical standards and our employees bound by strict confidentiality obligations. Accordingly, we apply organisational and technical measures to ensure appropriate security of the personal data we collect, including protection against unauthorized or unlawful processing and against accidental loss, destruction or damage.



If you have any questions, queries or would like more information/detail about our policies, your private data and rights, please feel free to contact us. You can access your personal data we hold by contacting us.

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**CLIENT ACKNOWLEDGEMENT**

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It is our policy that you acknowledge the receipt of this FSG (v7.20240307) for our records. This does not constitute a binding agreement and is intended for informational purposes only.

Client Name(s) \_\_\_\_\_

Client signature(s) \_\_\_\_\_

Date \_\_\_\_\_