

FINANCIAL SERVICES & CREDIT GUIDE

ENRIZEN FINANCIAL PLANNING PTY LTD

Corporate Authorised Representative of Enrizen Pty Ltd
Australian Financial Services License and Australian Credit Licence No. 403 905
Level 11, 52 Phillip St, Sydney NSW 2000 | Tel: 02 8316 3950 | enquiries@enrizen.com.au

FINANCIAL SERVICES AND CREDIT GUIDE

It is important that you read this Financial Services and Credit Guide (FSCG). It contains information that will help you decide whether to use any of the financial services offered by us, as described in this guide, including:

- who we are and how we can be contacted
- the advice and services we provide
- information about our licensee, Enrizen Pty Ltd as an Australian Financial Services Licence Holder (403 905) Australian Credit Licensee (403 905)
- our fees and how we, your adviser and Enrizen Pty Ltd, are paid in connection with those services
- how we manage your private information
- how you can complain about a matter relating to us, Enrizen Pty Ltd or Enrizen Money Pty Ltd

DOCUMENTS YOU MAY RECEIVE

We will provide you with a number of documents as you progress through our financial planning process to capture each stage of your advice journey. We may provide these documents to you electronically to your nominated email address, unless otherwise agreed.

When we provide personal advice it will normally be documented and provided to you in a Statement of Advice (SoA), known as a financial plan. The financial plan contains a summary of your goals and the strategies and any financial products we may recommend to achieve your goals. It also provides you with detailed information about product costs and the fees and other benefits we and others will receive, as a result of the advice we have provided.

If we provide further personal advice, a financial plan may not be required. We will keep a record of any further personal advice we provide you for seven years. You may request a copy of such records by contacting our office during that period.

When we provide credit advice, we will conduct a preliminary assessment to determine the suitability of a particular product. This is normally documented and provided to you, a record of debt advice or a Credit Proposal. We will retain a record of the debt advice or Credit Proposal which you may request by contacting our office within seven years of the assessment. We will only provide recommendations to apply for a particular credit contract with a certain lender or increase the credit limit of a particular credit contract where the contract meets your needs and objectives and is not unsuitable to your circumstances.

If we recommend or arrange a financial product for you, we will provide a product disclosure statement (PDS), or investor directed portfolio service (IDPS) guide where relevant. These documents contain the key features of the recommended product, such as its benefits and risks as well as the costs you will pay the product provider to professionally manage that product.

You should read any warnings contained in your advice document, the PDS or IDPS guide carefully before making any decision relating to a financial strategy or product.

Lack of independence

- We are not independent, impartial, or unbiased in relation to the provision of personal advice because:
- We may receive monetary and non-monetary benefits from product providers. Generally, we recommend products that are contained within our approved products and services list (APSL) which contain products and services from external providers.



Enrizen Financial Planning Pty Ltd

ABN 43 151 829 604
enquiries@enrizen.com.au
www.enrizen.com.au

Sydney, Australia

T: +61 (0) 2 8316 3950
Level 11, 52 Phillip St,
Sydney, NSW 2000

F: +61 (0) 2 8316 3999
GPO Box 225,
Sydney, NSW 2000

Corporate Authorised
Representative of Enrizen Pty Ltd
Australian Financial Services &
Credit Licence (403 905)

ABOUT OUR PRACTICE

Our mission is to ensure we offer our clients the service and products to suit their individual needs through our professionalism and attention to detail. Ultimately, our goal is to ensure clients are provided with advice that meets their objectives and helps them to achieve their goals. We work with you to understand your needs and instructions, ensuring that there is collaborative agreement through each step of the way. With more than a decade providing financial advice to our clients we have a strong track record of delivery.

COMPANY DETAILS

Name	Enrizen Financial Planning Pty Ltd
Australian Business Number	43 151 829 604
Corporate Authorised Representative Number	415545
Credit Representative Number	415547

OUR OFFICE CONTACT DETAILS

Address	Level 11, 52 Phillip St, Sydney NSW 2000
Phone	02 8316 3950
Fax	02 8316 3999
Email	enquiries@enrizen.com.au
Website	www.enrizen.com.au

This guide provides information about our advisers including their contact details, qualifications, experience, the services they may offer and financial products they can provide advice on.



Enrizen Financial Planning Pty Ltd

ABN 43 151 829 604
enquiries@enrizen.com.au
www.enrizen.com.au

Sydney, Australia

T: +61 (0) 2 8316 3950
Level 11, 52 Phillip St,
Sydney, NSW 2000

F: +61 (0) 2 8316 3999
GPO Box 225,
Sydney, NSW 2000

Corporate Authorised
Representative of Enrizen Pty Ltd
Australian Financial Services &
Credit Licence (403 905)

OUR ADVICE AND SERVICES

We can provide you with personal and general advice about specific services and financial products listed below. We can also arrange for financial products to be issued without advice from us. Individual advisers within our practice/firm may not be qualified to provide advice on all of the services and products noted below. Their individual profile guides will note any limitations to the advice they are qualified to provide. At all times we will ensure the appropriate adviser is available to you to provide advice consistent with your goals.

The following table sets out the areas of advice we can help you with as well as the products and services we can arrange. Any additional advice or services we can offer you, or limitations to the list below will be outlined in Our **Financial Advisers and Credit Advisers on page 11 and 12.**

WE CAN PROVIDE ADVICE ON	WE CAN ARRANGE THE FOLLOWING PRODUCTS AND SERVICES
Investment's strategies (strategic asset allocation & goals based investing)	Various structured products, instalment warrants over managed funds & protected equity loans
Budget & cash flow management	Self-managed superannuation funds (SMSF)
Debt management (including borrowing for personal & investment purposes)	Arranging for listed securities, shares & debentures to be bought & sold via a platform and broker.
Salary packaging	Employer superannuation
Superannuation strategies & retirement planning	Loans including mortgages & personal loans, reverse mortgages and deposit bonds
Personal insurance	Personal & group insurance (life cover, disability, income protection & trauma)
Estate planning	Borrowing within your SMSF
Centrelink & other government benefits	Standard margin loans
Ongoing advice & services, including regular portfolio reviews	Deposit and payment products (for example term deposits, cash management accounts and non-cash payment products)
Aged care	Retirement income streams, including pensions & annuities
	Superannuation, including retirement savings accounts
	Managed investments
	Commercial loans
	SMSF loans
	Rural loans
	Life investment products including whole of life, endowment & bonds
	Securities (including listed securities & debt securities)
	Debt securities
	Exchange traded funds & Listed Investment Companies
	Investor directed portfolio services (for example, administration platforms)
	Separately managed accounts
	Limited selection of investment guarantees



Enrizen Financial Planning Pty Ltd

ABN 43 151 829 604
enquiries@enrizen.com.au
www.enrizen.com.au

Sydney, Australia

T: +61 (0) 2 8316 3950
Level 11, 52 Phillip St,
Sydney, NSW 2000

F: +61 (0) 2 8316 3999
GPO Box 225,
Sydney, NSW 2000

Corporate Authorised
Representative of Enrizen Pty Ltd
Australian Financial Services &
Credit Licence (403 905)

Enrizen Pty Ltd maintains an approved products and services list, which includes products issued by a diversified selection of approved Australian and International fund managers. These have been researched by external research houses as well as our in-house research team.

Enrizen Pty Ltd periodically reviews these products to ensure that they remain competitive with similar products that address similar client needs and objectives. Generally, we recommend products that are on the approved products and services list. However, if appropriate for your needs, we may, subject to approval, recommend other products.

A copy of the approved products and services list can be supplied to you upon request.

If we recommend a new platform or portfolio administration service, we use those approved by Enrizen Pty Ltd and where appropriate to your circumstances.

As at 1 July 2021, the lenders whose products are most commonly recommended by Accredited Mortgage Consultants are:

- AMP Bank
- ING
- ANZ
- AFG Home Loans
- Bank of Queensland
- Bankwest
- Commonwealth Bank
- Macquarie Bank
- National Australia Bank
- St George
- Suncorp Bank
- Westpac

TAX IMPLICATIONS OF OUR ADVICE

Under the Tax Agent Services Act 2009, Enrizen Financial Planning Pty Ltd is authorised by the Tax Practitioners Board to provide tax (financial) advice services on matters that are directly related to the nature of the financial planning advice provided to you. We will not consider any other tax matters in our advice to you. Where tax implications are discussed, they are incidental to our recommendations and only included, as an illustration, to help you decide whether to implement our advice.

TRANSACTION SERVICES

If you do not require advice, we can also arrange for you to apply for limited types of financial products where we can take your instructions and arrange for the transaction to be completed, without providing personal advice. If you wish to proceed without our advice, we will ask you to confirm your instructions, which we will document in writing. You can ask us for a copy of this documentation at any time.

YOUR RELATIONSHIP WITH US AND USING OUR SERVICES

You can contact us directly with any instructions relating to your financial products. This includes giving us instructions by telephone, mail or email. We can only accept your instructions via email once you have signed an authorisation form.

We will work with you to agree what advice and services we will provide and when and how often we will provide them.

Where you agree to ongoing advice and services, the details will be documented and provided to you in a service agreement. This includes the frequency of contact between us, service standards that may apply, any ongoing fee arrangements and how the service can be terminated.

If at any time you wish to terminate your relationship with us, please contact us using the details shown in this guide.



Enrizen Financial Planning Pty Ltd

ABN 43 151 829 604
enquiries@enrizen.com.au
www.enrizen.com.au

Sydney, Australia

T: +61 (0) 2 8316 3950
Level 11, 52 Phillip St,
Sydney, NSW 2000

F: +61 (0) 2 8316 3999
GPO Box 225,
Sydney, NSW 2000

Corporate Authorised
Representative of Enrizen Pty Ltd
Australian Financial Services &
Credit Licence (403 905)

PROVIDING INFORMATION TO US

It is important that we understand your circumstances and goals so that we can provide you with appropriate advice and services. You have the right not to provide us with any personal information. Should you choose to withhold information, or if the information you provide is incomplete or inaccurate the advice or services we provide you may not be appropriate for you.

It is also important that you keep us up to date by informing us of any changes to your circumstances so we can determine if our advice continues to be appropriate.

OUR FEES

The fees charged for our advice and services may be based on a combination of:

- A set dollar amount; or
- A percentage-based fee.

Our agreed advice and service fees may include charges for:

- Initial advice
- Ongoing advice
- Annual advice and services

Please note that for services in relation to insurance, banking deposit products, some loan products and older investment products, commissions may be paid by the product provider as follows:

- **Initial commission** - a percentage of the value of your investment contributions, loan balance or insurance premiums, and
- **Ongoing commission** - a percentage of the value of your investment balance, outstanding loan amount or premiums, usually calculated at the end of each month in which you hold the investment or loan, or on renewal of insurance products.

Details are in the schedule of fees which are provided separately.

PAYMENT METHODS

We offer you the following payment options for payment of our advice fees:

- BPAY, direct debit (savings), credit card or cheque
- Deduction from your investment

All fees and commissions will be paid directly to Enrizen Pty Ltd as the licensee. They may retain a percentage (as a licensee fee) to cover their costs and the balance is passed on to us. The percentage is determined annually, based on number of factors, including our business revenue over a 12-month period.

OTHER COSTS

Where other costs are incurred in the process of providing our advice and services to you, you will be liable for these costs. However, we will agree on all additional costs with you before incurring them.

OTHER BENEFITS WE MAY RECEIVE

The following is a list of benefits we may receive other than those explained above. These are not additional costs to you. These benefits may be monetary or things like training, events or incentives we are eligible for.



Enrizen Financial Planning Pty Ltd

ABN 43 151 829 604
enquiries@enrizen.com.au
www.enrizen.com.au

Sydney, Australia

T: +61 (0) 2 8316 3950
Level 11, 52 Phillip St,
Sydney, NSW 2000

F: +61 (0) 2 8316 3999
GPO Box 225,
Sydney, NSW 2000

Corporate Authorised
Representative of Enrizen Pty Ltd
Australian Financial Services &
Credit Licence (403 905)

In addition to the payments, we may receive for our advice and services, we may receive other support services or recognition from the licensee to help us grow our business. This could include education or training support, badging rights, technology, financing, events, or other recognition we are eligible for. We may receive benefits from product issuers that may include non-monetary benefits that are valued at less than \$300. We may also participate in business lunches or receive corporate promotional merchandise tickets to sporting or cultural events and other similar items.

PERSONAL AND PROFESSIONAL DEVELOPMENT

Enrizen Pty Ltd. offers education, personal and professional development opportunities to our practice on an annual basis. Participation in these opportunities may be based on attainment of qualifying criteria or open eligibility.

PLACEMENT FEES

From time-to-time Enrizen Financial Planning will receive fees from brokers or product issuers for arranging client participation in Initial Public Offerings (IPOs) of financial products. The fee, which is generally a percentage of the fee paid to the broker, varies from offer to offer and by the level of participation by Enrizen Financial Planning. We may share in this fee based on the level of participation by our clients.



Enrizen Financial Planning Pty Ltd

ABN 43 151 829 604
enquiries@enrizen.com.au
www.enrizen.com.au

Sydney, Australia

T: +61 (0) 2 8316 3950
Level 11, 52 Phillip St,
Sydney, NSW 2000

F: +61 (0) 2 8316 3999
GPO Box 225,
Sydney, NSW 2000

Corporate Authorised
Representative of Enrizen Pty Ltd
Australian Financial Services &
Credit Licence (403 905)

RELATIONSHIPS AND ASSOCIATIONS

It is important that you are aware of the relationships that Enrizen Pty Ltd has with providers of financial services and products as they could be seen to influence the advice you receive.

About LICENSEE

Enrizen Pty Ltd ABN 64 107 643 809, Australian Financial Services Licensee and Australian Credit Licensee, Licence No. 403 905 has:

- Approved the distribution of this FSCG.
- Authorised us to provide advice and other services as described in this FSCG
- Authorised us to provide credit assistance services to you

Enrizen Pty Ltd's registered office is located at Level 11, 52 Phillip St, Sydney NSW 2000

ABOUT ENRIZEN FINANCIAL GROUP

Enrizen Financial Group Pty Ltd and its subsidiaries (listed below) form the Enrizen Financial Group which is a financial, credit and professional services group. We outline the entities in the below table including the relevant services that they provide. In addition to providing the services listed in this FSCG, your adviser may refer you to Enrizen Financial Group companies. We provide the entities for the relevant professional service. The below entities are not subject to the services outlined in this FSCG with the exception of Enrizen Pty Ltd but only in its role as Australian Financial Services Licensee for the services outlined in this FSCG.

ENTITY	SERVICE	RELATIONSHIP
Enrizen Pty Ltd	Australian Financial Services Licensee, Australian Credit Licensee, & General Insurance	Related entity
Enrizen Money Pty Ltd	Mortgage & Finance Broker	Related entity
Enrizen Capital Pty Ltd	Corporate Adviser	Related entity
Enrizen Lawyers Pty Ltd	Legal Services	Related entity
Enrizen Accounting Pty Ltd	Accounting Services	Related entity

As the Enrizen Financial Group Pty Ltd controls a percentage of the equity interests in the business providing the services listed above, we will benefit from fees, dividends or income received from the business's profits that may result from any payments or other benefits received in respect of the services provided to you.

AUSTRALIAN FINANCE GROUP LIMITED

Australian Finance Group Limited is an aggregator and it acts as a gateway or interface between mortgage brokers and lenders by providing an IT platform through which brokers submit loan applications and deal with lenders as well as providing some other ancillary services.

Lenders may offer incentives that are paid directly to the Accredited Mortgage Consultant by the lender. These may include indirect benefits for example business lunches, tickets to sporting or cultural events, corporate promotional merchandise and other minor benefits.

Accredited Mortgage Consultants may be invited to attend a National Conference. This is an annual event which offers Accredited Mortgage Consultants the opportunity for professional development and to hear industry updates



Enrizen Financial Planning Pty Ltd

ABN 43 151 829 604
enquiries@enrizen.com.au
www.enrizen.com.au

Sydney, Australia

T: +61 (0) 2 8316 3950
Level 11, 52 Phillip St,
Sydney, NSW 2000

F: +61 (0) 2 8316 3999
GPO Box 225,
Sydney, NSW 2000

Corporate Authorised
Representative of Enrizen Pty Ltd
Australian Financial Services &
Credit Licence (403 905)

and educational presentations by Australian Finance Group Limited and lender sponsors. Australian Finance Group Limited subsidises some costs of attendance, which may include meals and accommodation. The value will depend upon a range of factors, including the nature of the courses and events planned.

Any benefits that we may receive that are related to a loan recommended to you which is regulated by the National Consumer Credit Protection Act will be disclosed in our advice to you before application.

CONFIDENCE IN THE QUALITY OF OUR ADVICE

If at any time you feel like you are not satisfied with our services, the following will help you understand your options and find a resolution.

- Contact your adviser and tell them about your complaint.
- If your complaint is not satisfactorily resolved within three days, please contact:
- Complaints Officer via email enquiries@enrizen.com.au or telephone on 02 8316 3950
- Our team will try to resolve your complaint quickly and fairly. They will provide you with a decision in respect to your complaint within 30 days of us receiving it.
- If your complaint has not been resolved satisfactorily, you may escalate your complaint to one of the following External Dispute Resolution Schemes listed in the below.

ANY ISSUES RELATING TO;

FINANCIAL ADVICE, INVESTMENTS, SUPERANNUATION, INSURANCE OR CREDIT MATTERS:

Australian Financial Complaints Authority
GPO Box 3
Melbourne Victoria 3001
1800 931 678
www.afca.org.au
info@afca.org.au

YOUR PERSONAL INFORMATION:

The Privacy Commissioner
GPO Box 5218
Sydney NSW 2001
1300 363 992
privacy@privacy.gov.au

You may also contact the Australian Securities & Investments Commission (ASIC) on 1300 300 630 (free call info line) to make a complaint and obtain information about your rights. You can also contact the Financial Planning Association (FPA) at www.fpa.asn.au to make a complaint (please note that the FPA cannot award compensation).

PROFESSIONAL INDEMNITY INSURANCE

We maintain professional indemnity insurance to cover our advice and the recommendations provided by your adviser. Enrizen Pty Ltd is also covered by professional indemnity insurance, and this satisfies the requirements imposed by the Corporations Act 2001 and the National Consumer Credit Protection Act. The insurance covers claims arising from the actions of former employees or representatives of Enrizen Pty Ltd even where subsequent to these actions they have ceased to be employed by or act for Enrizen Pty Ltd.



Enrizen Financial Planning Pty Ltd

ABN 43 151 829 604
enquiries@enrizen.com.au
www.enrizen.com.au

Sydney, Australia

T: +61 (0) 2 8316 3950
Level 11, 52 Phillip St,
Sydney, NSW 2000

F: +61 (0) 2 8316 3999
GPO Box 225,
Sydney, NSW 2000

Corporate Authorised
Representative of Enrizen Pty Ltd
Australian Financial Services &
Credit Licence (403 905)

YOUR PRIVACY

We are committed to protecting your privacy. Below we outline how we maintain the privacy of the information we collect about you.

PRIVACY COLLECTION STATEMENT

As part of the financial planning process, we need to collect information about you. Where possible we will obtain that information directly from you, but if authorised by you we may also obtain it from other sources such as your employer or accountant. If that information is incomplete or inaccurate, this could affect our ability to fully or properly analyse your needs, objectives and financial situation, so our recommendations may not be completely appropriate or suitable for you.

- We are also required under the Anti-Money-Laundering and Counter-Terrorism Financing Act (AML/CTF) 2006 to implement client identification processes. We will need you to present identification documents such as passports and driver's licences in order to meet our obligations.
- We keep your personal information confidential, and only use it in accordance with our Privacy Policy. Some of the ways we may use this information are set out below:
- Your adviser, Enrizen Financial Planning Pty Ltd and Enrizen Pty Ltd may have access to this information when providing financial advice or services to you;
- Your adviser may, in the future, disclose information to other financial advisers, brokers and those who are authorised by Enrizen Financial Planning Pty Ltd or Enrizen Pty Ltd to review customers' needs and circumstances from time to time.;
- Your information may be disclosed to external service suppliers both here and overseas who supply administrative, financial or other services to assist your adviser in providing financial advice and services to you. A list of countries where these service providers are located can be found in the Enrizen Pty Ltd Privacy Policy.
- Your information may be used to provide ongoing information about opportunities that may be useful or relevant to your financial needs through direct marketing (subject to your ability to opt-out as set out in the Enrizen Financial Planning Pty Ltd and Enrizen Pty Privacy Policy);
- Your information may be disclosed as required or authorised by law and to anyone authorised by you.

Your adviser and Enrizen Pty Ltd will continue to take reasonable steps to protect your information from misuse, loss, and unauthorised access, modification or improper disclosure. You can request access to the information your adviser, Enrizen Financial Planning Pty Ltd or Enrizen Pty Ltd holds about you at any time to correct or update it as set out in the Enrizen Financial Planning Pty Ltd and Enrizen Pty Ltd Privacy Policy. The Enrizen Financial Planning Pty Ltd and Enrizen Pty Ltd Privacy Policy also contains information about how to make a complaint about a breach of the Australian Privacy Principles. For a copy of the Privacy Policy visit www.enrizen.com.au, or you can contact us.



Enrizen Financial Planning Pty Ltd

ABN 43 151 829 604
enquiries@enrizen.com.au
www.enrizen.com.au

Sydney, Australia

T: +61 (0) 2 8316 3950
Level 11, 52 Phillip St,
Sydney, NSW 2000

F: +61 (0) 2 8316 3999
GPO Box 225,
Sydney, NSW 2000

Corporate Authorised
Representative of Enrizen Pty Ltd
Australian Financial Services &
Credit Licence (403 905)

OUR FINANCIAL ADVISERS AND CREDIT ADVISERS

ABOUT FRANCISCO DA LUZ

Qualifications	Master of Financial Planning, Diploma of Finance & Mortgage Broking Management
Memberships	AFA, FPA, AFCA, MFAA
Phone	02 8316 3950
Email	frank.daluz@enrizen.com.au
Authorised representative #	277063

THE ADVICE AND SERVICES I CAN PROVIDE

I am authorised to provide all the services listed in the **Our advice and services** section. I am also an employee Representative of Enrizen Pty Ltd and am authorised to provide credit advice regarding how to structure debt, suitability of existing loan structures and repayment options. Subject to meeting the lender's credit criteria, along with any additional accreditations, I can also arrange loans relating to:

- Commercial loans
- Car and Equipment loans
- Rural loans
- SMSF loans

The full list of approved lenders is available on request but is not an exhaustive list of lenders who offer a credit of the nature you may seek.

HOW I AM PAID

I receive the following from our practice:

- salary
- dividends
- bonus

MY OTHER BUSINESS ACTIVITIES AND RELATIONSHIPS

In addition to providing the services listed in this FSCG, I have a relationship with the below entities which provide the services outlined below and my relevant relationship is also identified. The below relationships are not subject to the services outlined in this FSCG with the exception of Enrizen Pty Ltd but only in its role as Australian Financial Services Licensee and Credit Licensee for the services outlined in this FSCG

ENTITY	SERVICE	RELATIONSHIP
Enrizen Pty Ltd	Australian Financial Services Licensee, Australian Credit Licensee, & General Insurance	Equity Interest
Enrizen Money Pty Ltd	Mortgage & Finance Broker	Equity Interest
Enrizen Capital Pty Ltd	Corporate Adviser	Equity Interest
Enrizen Lawyers Pty Ltd	Legal Services	Equity Interest
Enrizen Accounting Pty Ltd	Accounting Services	Equity Interest

Where it notes above that that "equity interests" this means I control an equity interest in the business providing the services listed above. As a result, I will benefit from fees, dividends or income received from the business's profits that may result from any payments or other benefits received in respect of the services provided to you.



Enrizen Financial Planning Pty Ltd

ABN 43 151 829 604
enquiries@enrizen.com.au
www.enrizen.com.au

Sydney, Australia

T: +61 (0) 2 8316 3950
Level 11, 52 Phillip St,
Sydney, NSW 2000

F: +61 (0) 2 8316 3999
GPO Box 225,
Sydney, NSW 2000

Corporate Authorised
Representative of Enrizen Pty Ltd
Australian Financial Services &
Credit Licence (403 905)

ABOUT SARAH GRUNBERGER

Qualifications	Bachelor of Economics, Diploma of Financial Planning, Diploma of Finance & Mortgage Broking Management
Memberships	AFCA, MFAA
Phone	02 8316 3950
Email	sarah.grunberger@enrizen.com.au
Authorised representative #	1235798

THE ADVICE AND SERVICES I CAN PROVIDE

I am authorised to provide all the services listed in the **Our advice and services** section. I am also an employee Representative of Enrizen Pty Ltd and am authorised to provide credit advice regarding how to structure debt, suitability of existing loan structures and repayment options. Subject to meeting the lender's credit criteria, along with any additional accreditations, I can also arrange loans relating to:

- Commercial loans
- Car and Equipment loans
- Rural loans
- SMSF loans

The full list of approved lenders is available on request but is not an exhaustive list of lenders who offer a credit of the nature you may seek.

HOW I AM PAID

I receive the following from our practice:

- salary
- bonus

MY OTHER BUSINESS ACTIVITIES AND RELATIONSHIPS

In addition to providing the services listed in this FSCG, I have a relationship with the below entities which provide the services outlined below and my relevant relationship is also identified. The below relationships are not subject to the services outlined in this FSCG with the exception of Enrizen Pty Ltd but only in its role as Australian Financial Services and Credit Licensee for the services outlined in this FSCG.

ENTITY	SERVICE	RELATIONSHIP
Enrizen Pty Ltd	Australian Financial Services Licensee, Australian Credit Licensee, & General Insurance	Related entity
Enrizen Money Pty Ltd	Australian Credit Licensee and Mortgage & Finance Broker	Related entity
Enrizen Capital Pty Ltd	Corporate Adviser	Related entity
Enrizen Lawyers Pty Ltd	Legal Services	Related entity
Enrizen Accounting Pty Ltd	Accounting Services	Related entity

**Enrizen Financial Planning Pty Ltd**

ABN 43 151 829 604
enquiries@enrizen.com.au
www.enrizen.com.au

Sydney, Australia

T: +61 (0) 2 8316 3950
Level 11, 52 Phillip St,
Sydney, NSW 2000

F: +61 (0) 2 8316 3999
GPO Box 225,
Sydney, NSW 2000

Corporate Authorised
Representative of Enrizen Pty Ltd
Australian Financial Services &
Credit Licence (403 905)