



FINANCIAL SERVICES & Credit GUIDE

ENRIZEN FINANCIAL PLANNING PTY LTD

FINANCIAL SERVICES & CREDIT GUIDE

The financial services and credit services referred to in this Financial Services & Credit Guide ('FSCG' or 'Guide') are offered by:

Enrizen Financial Planning Pty Ltd

ABN 43 151 829 604

Address: Level 28, 88 Phillip St, Sydney NSW 2000

Email: enquiries@enrizen.com.au

Tel: 02 8316 3950

Mail: GPO Box 225, Sydney NSW 2001

Web: www.enrizen.com.au

Enrizen Financial Planning Pty Ltd is the authorised representative and credit representative of:

Enrizen Pty Ltd

ABN 64 107 643 809 AFSL 403 905

Level 28, 88 Phillip St, Sydney NSW 2000

Email: enquiries@enrizen.com.au

Tel: 02 8316 3950

Mail: GPO Box 225, Sydney NSW 2001

Web: www.enrizen.com.au

This Financial Services & Credit Guide ('FSCG') provides you with information about Enrizen Pty Ltd (called 'Enrizen' or 'Licensee' in this document). Enrizen Pty Ltd holds a current Australian Financial Services Licence and an Australian Credit License No: 403 905 and is responsible for the financial services and credit services that Enrizen Financial Planning Pty Ltd (called 'Enrizen Financial Planning', 'We', 'Our' or 'Us' in this document) provides to you. Enrizen Financial Planning Pty Ltd's Authorised Representative No is 415545 and Credit Representative No is 415547 and is also responsible for the content and distribution of this FSCG. The distribution of this FSCG by Enrizen Financial Planning Pty Ltd is authorised by Enrizen Pty Ltd.

This FSCG sets out the services that we can offer you and provides important information. It is designed to provide assist you in deciding whether to use any of those services and contains important information about:

- who we are and how to contact us;
- the advice and services we offer you;
- information about the Licensee;
- our fees and how we and others are paid in connection with those services;
- how we manage your private information;
- how you can complain about a matter
- our internal and external dispute resolution procedures and how you can access them.
- any potential conflict of interest we may have.
- arrangements that are in place to compensate clients for losses.

Lack of Independence

We are not independent, impartial, or unbiased in relation to the provision of personal advice and the impact of this on you. We, Enrizen Financial Planning Pty Ltd along with our licensee Enrizen Pty Ltd, are not impartial, or unbiased pursuant to section 923A of the Corporations Act because:

- We may receive remuneration, commission, gifts or other benefits when we provide personal advice to you in relation to insurance products and other financial products;
 - We may be subject to direct or indirect restrictions relating to the financial products in respect of which personal advice is provided: and/or
 - We may have associations or relationships with issuers of insurance products and other financial products.
- Further information about these benefits and relationship are set out in this FSCG.

This Financial Services & Credit Guide is dated **25 July 2025**.



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.

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.

From when does this FSCG apply?

This FSCG applies from the 25 July 2025 and remains valid unless a subsequent FSCG is issued to replace it. We may give you a supplementary FSCG. It will not replace this FSCG but will cover services not covered by this FSCG.

Documents you may receive in the financial planning and credit process

We will provide you with several documents as you progress through your financial planning and advice journey. We may provide these documents 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 SoA 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 our advice.

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

If we recommend or arrange a financial product for you, we will provide a Product Disclosure Statement (PDS), or Investor Directed Portfolio Services (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 manage that product. You should read any warnings in your advice document, the PDS or IDPS guide carefully before making any decision relating to a financial strategy or product.

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.

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 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 section of this FSCG.

We are authorised to provide personal or general financial advice on:

- Investment's strategies (strategic asset allocation & goals based investing)
- Wealth Accumulation
- Budget & cashflow management
- Debt management (including borrowing for personal & investment purposes)
- Salary packaging
- Superannuation strategies & retirement planning
- Personal insurance
- Estate planning
- Retirement income streams, including pensions and annuities
- Centrelink & other government benefits
- Ongoing advice & services, including regular portfolio reviews
- Aged care

We are authorised to provide advice on and arrange the following products:

- Superannuation, including retirement savings accounts
- Self-managed superannuation funds (SMSF) including borrowing within your SMSF
- Deposit and payment products (for example term deposits, cash management accounts and non-cash payment products)
- Securities (including listed securities & debt securities)
- Personal & group insurance (life cover, disability, income protection & trauma)
- Various structured products, instalment warrants over managed funds & protected equity loans
- Exchange traded funds & Listed Investment Companies
- Retirement income streams, including pensions & annuities
- Retirement savings accounts
- Life investment products including whole of life, endowment & bonds
- Standard margin loans
- Loans including mortgages & personal loans, reverse mortgages and deposit bonds
- Managed investment schemes including Investor Directed Portfolio Services (IDPS)
- Separately managed accounts
- Limited selection of investment guarantees

Your adviser may also be authorised to advise on other specialist areas. These are listed in their adviser profiles.

About the Licensee

Enrizen Pty Ltd ABN 64 107 643 809, Australian Financial Services Licensee and Australian Credit Licensee, Licence No. 403 905. Registered office at Level 28, 88 Phillip St, Sydney NSW 2000.

The Licensee 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



If we recommend a product issued by a third party product issuer, they will benefit from our recommendation by receiving product, administration and investment fees, as well as fees paid by fund managers to distribute their product. These fees are all disclosed in the relevant PDS or IDPS guide.

The Licensee maintains an Approved Product and Services List ('APSL'), from a diversified selection of approved Australian and International fund providers, including companies related to the Licensee. These have been researched by external research houses as well as our in-house research team. The Licensee regularly reviews products and services to ensure they remain competitive with similar products that address similar client needs and objectives. Generally, we recommend products on the APSL. However, if appropriate for your needs, we may, subject to the Licensee's approval, recommend other products.

If we recommend a new platform or portfolio administration service, we use those approved by Licensee.

With respect of any credit services, Accredited Mortgage Consultants of the Licensee recommended (as at 25 July 2025) most commonly recommended products of the following lenders:

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

Our fees

We will discuss and agree the actual fees with you before we proceed and where relevant the fees and commissions will be disclosed in the advice document provided to you. The following section outlines the types of fees that may apply.

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

- a set dollar amount
- a percentage-based fee

Our agreed advice and service fees may include charges for:

- Initial advice
- Ongoing Advice (Annual Advice and Services)
- Ad-hoc Consultation Fees (agreed in advance)

We may also receive in relation to insurance:

- initial commissions – a percentage of the value of the insurance premium; and
- ongoing commissions – a percentage of the value of the insurance premium on renewal of an insurance product.

We will discuss your individual needs and agree our fees with you. The actual agreed fees will depend on factors such as the complexity of your circumstances and goals and the scope of the advice. All fees and charges include GST. Details of our common fee estimates



are included in our schedule of fees which is updated periodically and which can be provided to you upon request.

Placement Fees

From time-to-time we may receive fees for arranging client participation in Initial Public Offerings (IPOs) or Follow-on Public Offering (FPOs) of securities or financial products. The fee, (which is generally a percentage of the client funds that participate in the IPO) varies from offer to offer and by the level of participation of client funds that participate in the IPO or FPO.

Other costs

Other costs may apply in the process of providing our advice and services to you. We will agree all additional costs with you prior to incurring them.

Payment Methods

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

- BPAY, direct debit or credit card (noting surcharges may apply)
- Deduction from your investment

Licensee fees

The Licensee may charge your advisor or Enrizen Financial Planning Pty Ltd a percentage (as a licensee fee) to cover their costs. The percentage is determined annually, based on a number of factors, including our business revenue for the prior year.

Other benefits we may receive

In addition to the payments explained above we may receive other monetary and non-monetary benefits, support services or recognition from the Licensee to help us grow our business. These are not additional costs to you. They could include training, badging rights, technology and technology support, marketing, 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.

Relationships and Associations

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

About Enrizen Financial Group

Enrizen Financial Group Pty Ltd and its wholly owned subsidiaries (listed below) form the Enrizen Financial Group which is a financial, credit and professional services group. In addition to providing the services listed in this FSCG, your adviser may refer you to Enrizen Financial Group companies. 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. Should you be referred to one of the below entities we may benefit from fees and dividends from any profit for any services provided to you.



ENTITY	SERVICE	RELATIONSHIP
Enrizen Financial Planning Pty Ltd	Financial Planning	Entity providing this FSCG
Enrizen Pty Ltd	AFSL & ACL Holder; General Insurance Broker	Related entity
Enrizen Accounting Pty Ltd	Accounting Services	Related entity
Enrizen Money Pty Ltd	Mortgage & Finance	Related entity
Enrizen Capital Pty Ltd	Corporate Adviser	Related entity
Enrizen Lawyers Pty Ltd	Legal Services	Related entity

External Service Providers

We may receive payments to refer you to other service providers. These amounts do not involve additional costs and will be disclosed in your SoA.

Referrals

Where you have been referred to us by someone else, we may pay them a fee, commission or some other benefit in relation to that referral. Our current referral arrangements are detailed below:

Separately managed accounts (SMA)

A separately managed account (SMA) is an account where a responsible entity, based on advice from a professional investment manager, can make investment decisions on a client's portfolio and transact on those decisions without requiring the client's express consent each time. This means the responsible entity is responsible for the discretionary management of the client's investment portfolio. In these circumstances we are not the investment manager and have no relationship or association with the investment manager.

The responsible entity appoints a professional investment manager to advise on the SMA portfolio's management. The responsible entity makes all investment decisions relating to the SMA portfolios. For more information about how the product works and the roles and responsibilities of the key parties, please refer to the PDS of the SMA product we provide if we recommend the SMA product to you.

Transaction services

In limited circumstances, we can arrange financial product transactions for you on your instruction without providing personal advice.

Instructing Us

You can give us instructions by telephone, mail, email, or other methods, as agreed with your adviser.

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.



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 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 is still appropriate.

Anti-Money Laundering and Counter-Terrorism Finance

As a financial service provider, Enrizen and Enrizen Financial Planning have an obligation under the Anti-Money Laundering and Counter-Terrorism Finance Act 2006 (Cth) 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 a driver's licence. We will also retain copies of this information. We assure you that this information will be held securely. We cannot provide you with services if you are unwilling to provide this information.

Your Privacy
Privacy Collection Statement

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

As part of the advice journey, 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 analyse your needs, objectives and financial situation, so our recommendations may not be appropriate or suitable for you.

We are also required to implement client identification processes under the Anti-Money-Laundering and Counter-Terrorism Financing Act (AML/CTF) 2006. We will need you to present identification documents such as passports and driver's licenses 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 the Licensee may use this information to provide financial advice and services to you;
 - Your adviser may disclose your information to other financial advisers, brokers and those who are authorised by the Licensee to review clients' needs and circumstances from time to time, including other companies within the Group;
 - Your information may be disclosed to external service suppliers both here and overseas who supply administrative, financial or other services to assist us and the Group to provide financial & professional services and advice and services to you;
 - We may be disclosing your personal information to approved external service providers located in the Republic of the Philippines for the purpose of administrative support and the Republic of North Macedonia for the purpose of website development and applications.
 - Your information may be used to provide ongoing information about opportunities that may be useful or relevant to your financial needs through direct marketing (you can opt-out at any time); and
 - Your information may be disclosed as required or authorised by law and to anyone authorised by you.
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Your adviser, Enrizen Financial Planning Pty Ltd and the Licensee will continue to take reasonable steps to protect your information from misuse, loss, unauthorised access, modification or improper disclosure. You can request access to the information your adviser, Enrizen Financial Planning Pty Ltd or the Licensee holds about you at any time to correct or update it as set out in the Privacy Policy. The Privacy Policy also contains information about how to make a privacy complaint. For a copy of the Privacy Policy visit www.enrizen.com.au, or you can contact us.

Confidence in the quality of our advice

If at any time 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.
- Alternatively, you can contact the Licensee Complaints Officer:

Attention: Complaints Department

- Phone: +61 2 8316 3950
- Email: enquiries@enrizen.com.au
- In writing to: GPO Box 225, Sydney NSW 2000

They will try to resolve your complaint quickly and fairly. They will provide you with a decision about your complaint within 30 days of us receiving it.

We note that in some circumstances, it may not be possible for us to completely resolve a complaint within this timeframe. If you do not agree with our decision in respect of your complaint, or are otherwise unsatisfied with our response, you may escalate your complaint to one of the following External Dispute Resolution Schemes.

Any issues about financial advice, investments, superannuation, insurance or credit matters

Australian Financial Complaints Authority (AFCA)

GPO Box 3, Melbourne VIC 3001

1800 931 678

www.afca.org.au

info@afca.org.au

Any issue about your personal information

The Office of the Australian Information Commissioner

GPO Box 5218, Sydney NSW 2001

1300 363 992

www.oaic.gov.au

enquiries@oaic.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.

Professional indemnity insurance

We maintain professional indemnity insurance to cover our advice and the recommendations provided by your adviser. The Licensee 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 also covers claims arising from the actions of former employees or representatives of the Licensee, even where subsequent to these actions, they have ceased to be employed by or act for the Licensee.



Financial Adviser Profiles

About Francisco Da Luz

Qualifications	Master of Financial Planning, Diploma of Finance & Mortgage Broking Management
Memberships	AFA, FPA, AFCA, MFAA
Address	Level 28, 88 Phillip St, Sydney NSW 2000
Phone	+61 2 8316 3950
Email	frank.daluz@enrizen.com.au

Francisco Da Luz is an Authorised Representative (AR number 277063) of the Licensee.

Advice and services I can provide

I am authorised to provide the services listed in the **Our advice and services section** of this Guide.

Should you require advice and services that extend beyond my authority I can refer you to a suitably qualified adviser.

How am I paid?

I receive a salary, bonus and dividends

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.

Where it notes below “equity interests” this means I control an equity interest in the business providing the services noted. 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.

ENTITY	SERVICE	RELATIONSHIP
Enrizen Pty Ltd	AFSL & ACL Holder; General Insurance Broker	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

