

Financial Services Guide

Prepared on 20 March 2019

Human Financial Pty Limited
ABN 14 615 610 305
Corporate Authorised Representative number 001271291
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Website: www.fairvine.com.au

About this document

This Financial Services Guide (FSG) is designed to guide you deciding whether to use any of the services offered by Human Financial Pty Ltd ABN 14 615 610 305

("Human Financial").

This guide will provide you with an understanding of

- Who we are
- The services and products we provide
- Where to find important documentation
- How we are paid
- How to contact us

Who we are

Human Financial Pty Ltd is the promoter of FairVine which is a sub-fund of The Aracon Superannuation Fund ABN 40 586 548 205 of which Aracon Superannuation Pty Ltd ("Aracon") ABN 13 133 547 396 is the Trustee.

Human Financial is a Corporate Authorised Representative (Authorised Representative No. 001271291) of Warrington Scott Pty Ltd (ABN 86 605 341 928).

This guide has been authorised for issue by Warrington Scott Pty Ltd (AFSL 478958).

Warrington Scott Pty Ltd
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Address: Level 13, Westfield Tower 2, 101 Grafton Street, Bondi Junction, NSW 2022
Postal: PO Box 1509
Bondi Junction NSW 1355

You may contact us to find out more information using any of the following contact details:

Human Financial Pty Limited
Email: concierge@fairvine.com.au

Other documents you should read

When we provide you with information on our financial products, we will give you our Product Disclosure Statement (PDS) which contains information on our product, services, fees, benefits and risks. If you are considering joining FairVine as your superannuation fund, you should also read the FairVine Product Disclosure Statement before making your decision. The PDS is available at our website fairvine.com.au or you can email us at concierge@fairvine.com.au for a digital copy.

The services and products we provide

Human Financial is authorised to provide general financial product advice and deal in superannuation and life insurance products to retail clients.

As our advice is only general, we do not take into account your individual objectives and/or financial situation or needs. Before you acquire any financial products, you will need to consider all of the relevant disclosure documentation such as a PDS or seek individual personal advice from a licenced professional.

You can contact us to give instructions electronically, by phone or in writing. We will proceed once we confirm your identity. If you choose to provide Human Financial with instructions, any advice we give you will be general in nature and may not be appropriate to your objectives, financial situation and needs.

Professional indemnity insurance

We have adequate professional indemnity insurance in place to cover Human Financial for the financial services we provide. Our compensation arrangements are in accordance with the requirements of the 912B of the Corporations Act 2001

How we are paid for the financial services provided

Human Financial is paid a fee by Aracon (Trustee of FairVine). The fee is based on the number of members in FairVine and the total funds under management. This fee is included in the total costs outlined in our PDS and is not an additional fee.

Privacy Policy

We are committed to keeping the privacy of your personal information confidential. However, in order to provide you with our services or products, we may collect personal information such as name, date of birth, contact details and financial details. If you would like a copy of our Privacy Policy, it is available on our website, or you may contact us by email to obtain a digital copy.

Enquiries and Complaints

If you have any complaints about the financial service provided to you, you should take the following steps.

1. Contact Human Financial and tell us about your complaint.
Email: concierge@fairvine.com.au
Website: www.fairvine.com.au
2. If you are not satisfied with the response from us or have not received a response within 21 days, you may refer your complaint to the Australian Financial Complaints Authority (AFCA), an independent government body. Strict time limits apply for lodging certain complaints with the AFCA otherwise the AFCA may not be able to deal with your complaint.

Australian Financial Complaints Authority
GPO Box 3
Melbourne, VIC, 3001
Tel: 1800 931 678
Email: info@afca.org.au
Website: www.afca.org.au