

Financial Services Guide

Part Two

Version	5														
Issue date	21 August 2026														
Purpose of this FSG (Part Two)	This Financial Services Guide (FSG) and its distribution is authorised by Finchley & Kent Pty Ltd ("Finchley & Kent"). You have the right to ask us about our charges, the type of advice we will provide you, and what you can do if you have a complaint about our services. This FSG is intended to inform you of certain basic matters relating to our relationship, prior to us providing you with a financial service. The matters covered by the FSG include, who we are, how we can be contacted, what services we are authorised to provide to you, how we (and any other relevant parties) are remunerated, details of any potential conflicts of interest, and details of our internal and external dispute resolution procedures, along with how you can access them. It is intended that this FSG should assist you in determining whether to use any of the services described in this document. It is Part Two of our FSG and it must be read in conjunction with Part One. Please retain both Part One and Part Two for your reference and any future dealings with Finchley & Kent.														
Who will be providing the financial services to me?	Finchley & Kent conducts business through a network of financial Advisers who are appointed as Authorised Representatives under Finchley & Kent's AFSL.  Finchley & Kent <table><tr><td>Licensee</td><td>Finchley & Kent Pty Ltd</td></tr><tr><td>Australian Financial Services Licence No</td><td>555169</td></tr><tr><td>ABN</td><td>50 673 291 079</td></tr><tr><td>Business Address</td><td>Level 63, 25 Martin Place Sydney NSW 2000</td></tr><tr><td>Phone</td><td>1300 770 996</td></tr><tr><td>Email</td><td>info@finchleyandkent.com.au</td></tr><tr><td>Website</td><td>finchleyandkent.com.au</td></tr></table>	Licensee	Finchley & Kent Pty Ltd	Australian Financial Services Licence No	555169	ABN	50 673 291 079	Business Address	Level 63, 25 Martin Place Sydney NSW 2000	Phone	1300 770 996	Email	info@finchleyandkent.com.au	Website	finchleyandkent.com.au
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Heathcote & Kendall Pty Ltd T/A SBFP ("SBFP") is a Corporate Authorised Representative of Finchley & Kent and has been given permission to provide you with this FSG Part Two.



Corporate Authorised Representative	Heathcote & Kendall Pty Ltd T/A SBFP ("SBFP")
Corporate Authorised Representative No	343491
ABN	73 140 671 530
Business Address	Shop 4, 993 Old Princes Highway Engadine NSW 2233
Postal Address	PO Box 288 Engadine NSW 2233
Phone	1300 400 545
Website	https://sbfp.com.au/

Who is my Adviser?

Your adviser is Sandra Joyce Bowley.

Sandra is a Sub-Authorised Representative of SBFP.

Authorised Representative No	249203
Business Address	Shop 4, 993 Old Princes Highway Engadine NSW 2233
Postal Address	PO Box 288 Engadine NSW 2233
Phone	02 9548 6053
Email	sandra@sbfp.com.au

Education and Qualifications

- Diploma of Financial Planning
- Certified Financial Planner
- Justice of the Peace

Professional Memberships

- FPA - Senior Fellow of the Financial Planning Association
- Finsia - Financial Services Institute of Australia
- AFCA - Australian Financial Complaints Authority

What kinds of financial services are you authorised to provide me and what kinds of products do those services relate to?

Sandra can offer you the following services:

- Wealth Accumulation Strategies
- Managed Investments
- Socially Responsible Investments
- Debt Management
- Guidance on Budgeting
- Business Succession Planning
- Salary Packaging
- Personal Risk Insurance
- Superannuation
- Pre-Retirement Strategies
- Transition to Retirement Strategies
- Centrelink and Veteran Affairs Planning
- Aged Care Strategies
- Estate Planning Strategies

Sandra is licensed to provide advice on, and deal in, the following financial products:

- Deposit and Payment Products (including Non-basic Deposit Products)
- Government Debentures, Stocks or Bonds
- Life Products (including Investment Life Insurance Products and Life Risk Insurance Products)
- Managed Investment Schemes (including IDPS)
- Retirement Savings Account Products
- Superannuation

Sandra is not authorised to advise and deal in relation to the following products:

- Securities
- Self-Managed Superannuation Funds
- Margin Lending Facility (including Standard Margin Lending Facility)

Sandra is unable to offer you advice or services regarding the financial products or services listed below under Finchley & Kent Australian Financial Services licence. We may have referral arrangements in place for a service or financial product listed below. Please inform us if you wish to receive advice in these areas and we will be happy to refer you to a suitably qualified adviser. It is important for you to understand that we do not endorse, recommend or accept responsibility for the services, strategies and/or products provided by external referral service providers.

- Mortgage Broking and Finance
- General Insurance
- Derivatives
- Real Estate
- Taxation and Accounting
- Legal Document Drafting
- Business Coaching

Conflict of Interest - Do we have any association or relationship with a Financial Product Provider?

As your Adviser, Sandra does not have any relationships nor receive any conflicted remuneration that may influence the advice provided to you.

Please note that Property Investment, Tax Accounting, Mortgages & Finance are not considered to be financial products and are not covered under Finchley & Kent Pty Ltd's Australian Financial Services Licence.

Remuneration

Finchley & Kent will charge you a fee and/or receive commissions from the issuers of the products approved by Finchley & Kent and that we recommend, and you accept.

SBFP is paid fees and commissions by Finchley & Kent. SBFP will then pass on these fees and commissions to Sandra Bowley.

Fees for services paid by you

Initial Consultation:

Initial Advice: \$400 (including GST)

Initial Aged Care Advice (Including Government Dept Aged Care Assistance): Between \$500-\$3000 (including GST)

Client directed transaction (no advice given): \$400 (including GST)

Initial Government Dept Assistance: \$400 (including GST)

\$50 (including GST) additional charge will apply to invoice costs for offsite appointments

Preparation of a Statement of Advice:

between \$1,505 - \$5,000 (including GST).

Ongoing Service:

0.55% (including GST) calculated on the balance in your account.

Annual Review: With Annual Advice Agreement \$350 (including GST)

Annual Review: Without Annual Advice Agreement Between \$550-\$1505 (Including GST)

Adhoc Ongoing Government Dept Aged Care Assistance: \$500 (including GST)

Adhoc Ongoing Government Dept Assistance: \$400 (including GST)

\$50 (including GST) additional charge will apply to invoice costs for offsite appointments

Other Costs:

On application. Additional services provided outside those mentioned above will attract a minimum fee of \$400 (including GST) per hour.

Additional charges after the first hour will be at a rate of \$400 (including GST) or part thereof.

\$50 (including GST) additional charge will apply to invoice costs for offsite appointments

All fee for services will be agreed upon prior to providing advice or implementing any services.

Commission

Insurance products

The commission is factored into the annual premium and may range as follows:

- From 0% to 66% (including GST) of the initial premium.
- From 0% to 22% per annum (including GST) of the renewal premium.

Other remuneration information

Referral payments

Finchley & Kent may receive a referral fee for each client that utilises services of any referral partner.

Each provider's remuneration structure is different and is determined on a case by case basis. Before you enter into an arrangement with any of the above providers, we will provide you with a remuneration referral disclosure document outlining any financial benefits we may receive.

The exact amounts of any fees, commissions, or other incentives received by your adviser and Finchley & Kent will be included in any Statement of Advice that we will provide to you or disclosed orally or in writing at the time we provide any further advice.