

# Financial Services Guide

## General Advice

NKH Pty Ltd ATF The NKH Trust trading as  
NKH Business Advisors & Accountants  
Corporate Authorised Representative (CAR # 469121) of  
NKH Knight Holdings Pty Ltd  
AFSL 438 631

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Authorised for distribution by NKH Knight Holdings Pty Ltd

## Why am I receiving this document?

This Financial Services Guide describes our services to assist you to decide whether to use them. It describes how we are remunerated, our professional indemnity insurance and how we handle any complaints you may have.

It contains information about:

- NKH Pty Ltd ATF The NKH Trust T/as NKH Business Advisors & Accountants (NKH) your Accountant and NKH Knight Holdings Pty Ltd (our Licensee) collectively, 'us', 'we' and 'our'.
- The services offered, their cost, how we are remunerated and our professional indemnity insurance
- Any conflicts of interest which may impact the services we provide
- How we deal with complaints if you are not satisfied with our services.

## NKH, NKH Knight Holdings & Knight Financial Advisors

NKH, and its authorised accountants, is different to many advice practices. Our related entities, NKH Knight Holdings Pty Ltd, holds its own Australian Financial Services Licence (AFSL #438631, the 'Licensee') while Knight Financial Advisors (CAR #285301), and their Financial Advisers, provide personal advice to our clients.

As Accountant advisers, along with the Licensee, we are required to comply with the obligations of the Corporations Act and the conditions of the licence. This includes the need to have Professional Indemnity insurance in place, which covers us for any errors or mistakes relating to our advice services. This insurance meets the Corporations Act and covers advice provided by us and our advisers after they cease working with us provided we have notified the insurer of the claim when it arises and this is done within the relevant policy period.

## What services do we provide?

As accountants, NKH's authorised advisers provide General financial Advice only in:

- Superannuation and Self-Managed Superannuation Funds (SMSF's), to both wholesale and retail clients.

## The financial advice process

When financial planning, personal advice or dealing services are required an Authorised Representative will provide you:

- Their FSG;
- A statement of Advice (SoA) or a Record of Advice (RoA) which documents previous advice Knight Financial Advisors have provided to you; and
- Other disclosure documents, as applicable to your situation.

We work together with Knight Financial Advisors Pty Ltd to help our clients develop financial strategies that align with their life goals and objectives. Knight Financial Advisors then help our clients to act on this advice.

If Knight Financial Advisors provide you with financial services they will give you a copy of their FSG.

Knight Financial Advisors, provide high quality strategic financial and investment advice across a wide spectrum of financial authorisations and products.

Knight Financial Advisors act for you when giving advice and arranging financial products for you.

## Fees, how we are paid and who we pay

You will not be charged a separate fee for our 'general financial advice', as we will receive fees and remuneration from the hourly rates we charge you preparing your tax, accounts and providing advice generally.

Our advisers are paid an annual salary for the services provided to you. Our directors may be eligible to receive a performance bonus if they meet pre-set agreed performance indicators and, as owners of the business, a distribution of profits.

The fees for financial planning, personal advice or dealing services will depend on the type of services that are provided by Knight Financial Advisors Pty Ltd and will be payable to them.

## Conflicts of interest

### Associated businesses

As part of providing our services, we may refer you to other businesses in the NKH Knight Group (which provide personal financial advice, accounting, tax and SMSF services) or any of its subsidiaries.

These businesses have common ownership with NKH, NKH Knight Holdings and Knight Financial Advisors and are related bodies corporate within the meaning of the Corporations Act, 2001. We may receive a distribution of profits if our clients use their services.

### We may hold investments we discuss

Your accountant adviser may provide general advice on investments, which they, or the director(s) and shareholders of our business, may hold or may hold in their own personal portfolios.

## Making a complaint

We endeavour to provide you with the best service at all times. If you are not satisfied with our services then we encourage you to contact us.

Please call us or put your complaint in writing to our office. We will acknowledge receipt of your complaint immediately and attempt to resolve it within 45 days. Alternatively, contact our AFS Licensee directly.

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services compliant resolution that is free to consumers.

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

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

Telephone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority  
GPO Box 3, Melbourne VIC 3001

## Your privacy

We are committed to protecting your privacy. We use the information you provide to advise about and assist with your financial affairs.

If you don't provide us with full information we request, we can't properly advise or assist you with your financial affairs. We provide your information to financial service providers or other companies with whom you choose to deal (and their representatives) and our related entities. We do not trade, rent or sell your information. We may disclose your information to recipients in the United States of America for the purpose of required transaction notifications (E.g. Form W-8 BEN). We may also store your information in the 'cloud' for the purposes of data storage, file backups and or attending to your affairs. These 'cloud' service providers may be in countries not regulated by laws, which protect your information in the way that is similar to the Privacy Act. If a recipient is not regulated by laws, which protect your information in a way that is similar to the Privacy Act, we will seek your consent before disclosing your information to them. We will not be accountable for any recipient's breach of Australian privacy laws and you will not be able to seek redress under those laws.

Our Privacy Policy contains more information about how to access and correct the information we hold about you and how to make a privacy related complaint, including how we will deal with it. Ask us for a copy by contacting us.

## Contact details

### Your Adviser

**NKH Pty Ltd trading as  
NKH Business Advisors & Accountants**

**CAR No. 469121  
ABN 22 028 734 544**

Unit 19, Level 2  
100 Railway Road  
Subiaco WA 6008

Phone: (08) 9367 8806

### Our AFS Licensee

**NKH Knight Holdings Pty Ltd**

**AFSL 438631  
ABN 30 163 152 967**

Unit 19, Level 2  
100 Railway Road  
Subiaco WA 6008

Phone: (08) 9367 8806