



General Advice Financial Services Guide

Version 1.7, release date 30th March 2023

Corporate Authorised Representative of
Enva Australia Pty Ltd (AFSL Number 424494)

Guiding your Choices



About this Financial Services Guide

This Financial Services Guide contains important information to help you decide if you wish to use our services, including:

- Information about our financial services licensee, Enva Australia Pty Ltd
- The financial services we are authorised to provide
- How we provide our services
- Our fees and how we are paid
- Protecting your personal information
- How we resolve your concerns
- Who is providing your General Advice

Not Independent

Enva Australia Pty Ltd and its authorised representatives are “not independent” (In terms limited by legislation and ASIC), impartial or unbiased because we;

- may receive commissions from insurance providers, which we advise you about in this FSG and elsewhere.
- may attend training services provided by product providers, so as to be better informed about what we recommend.

[For clarification on this statement please call us.](#)

About our Financial Services Licensee

Enva Australia is an Australian Financial Services Licensee (**AFSL**) authorised by the Australian Securities and Investment Commission (**ASIC**) to provide financial services and advice in accordance with the Corporations Act (2001). First registered in 2012, Enva Australia is wholly owned by practicing professionals and is not owned by any product provider or banking institution.

The acquisition of Enva as a going concern by TIP Group, an ASX listed Private Equity and Wealth business.

TIP Group, or Team Invest Private Group Limited, grew out of a member-based investment program called “TeamInvest”. You can find out more at <https://www.teaminvest.com.au/>

Financial services we are authorised to provide

We are an authorised representative of Enva Australia Pty Ltd (AFSL Number 424494) and are authorised to provide general financial product advice to retail and wholesale clients in the following classes of financial products:

- deposit and payment products limited to basic deposit products;

- securities;
- life products limited to life risk insurance products;
- government, debentures stocks or bonds;
- interests in managed investment schemes excluding IDPS; and
- superannuation;

We are also authorised to provide claims handling and settling services limited to claims assessments, claims assistance, making a recommendation about a claim, and representing a person insured to pursue a claim under an insurance product.

Our fees and how we are paid

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

- A set dollar amount
- A percentage based fee

Enva Australia receives a fixed dollar fee to monitor, train and licence authorised representatives and may also receive a share of any revenue earned from investments made on your behalf.

Relationships with other companies

Where you have been referred to us by someone else, we may pay them a fee or some other benefit in relation to that referral.

Also, where we refer you to a partner to provide you with services we cannot provide, we may receive a fee, commission or some other benefit. Our current referral arrangements are detailed below:

Various Accountants, mortgage brokers, lawyers and other professionals

No current relationships with respect to general financial advice.

How we provide our services

Financial advice or dealing in a financial product is a regulated service defined by the Corporations Act. There are strict regulations which determine the process and requirements. There are also strict regulations protecting you as a consumer of financial services.

General Advice

We provide you with information about a financial product or service that **does not consider your personal circumstances** and may not be appropriate for you. An example may be to explain the benefits of making additional contributions to superannuation at a group presentation or seminar. You should conduct your own research and determine if the advice is right for you before making any change to your financial circumstances.

Personal Advice

We are **not authorised** to provide personal financial product advice. Should you want your personal circumstances taken into account, we can refer you to an authorised representative of Enva Australia who will be able to provide you with advice which is personalised to you.

We do not provide tax advice

We are not registered tax advisers and can only give you limited information about tax. Limited information includes factual information provided by legitimate sources or financial modelling provided by us to estimate the benefit of a given financial strategy. Any information provided by us

should not be relied upon to complete your tax return and should be confirmed with a registered tax agent.

If you do not have an appropriate tax agent we recommend SND Accountants and Advisors (+61 8235 0200) or a qualified Accountant who will be able to assist you with any tax questions or concerns you may have. You can search for a qualified tax agent here:

www.charteredaccountantsanz.com/find-a-ca

Your relationship with us and using our services

You can contact us directly including by phone, e-mail or in writing.

We will need to be satisfied that we have verified your identity prior to delivering any service to you.

You have the right to not provide us with any personal information. This may mean that we are unable to deliver a service to you.

Documents you may receive

This Financial Services Guide is issued by our AFSL, Enva Australia. Enva Australia is a member of the Association of Financial Advisers and must comply with the AFA's code of Ethics and Professional conduct.

Protecting your personal information

We are committed to the highest standards in relation to the collection, use, accuracy and storage of your private information. The *Privacy Act 1988* contains 13 principles known as the "Australian Privacy Principles". Your rights, our obligations and how we deal with them are detailed in our Privacy Policy.

If you believe we have not acted appropriately in relation to your privacy rights, you are entitled to lodge a complaint with us.

You can obtain a copy of our Privacy Policy free of charge on request or by visiting our website,

<https://www.enva-australia.com.au/legal-and-compliance>

Anti-Money Laundering and Counter-Terrorism Financing Act (AML/CTF)

In accordance with the Anti-Money Laundering and Counter-Terrorism Financing Act (AML/CTF) and its corresponding rules and regulations we are required to implement certain client identification processes.

We may be required to obtain information about you at the time of providing financial services to you and from time to time in order to meet our legal obligations.

As a result of the reporting obligations placed on us by the AML/CTF Act information obtained from or about you may be provided to external third parties and regulators in accordance with the requirements imposed on us.

Resolving your Concerns

We have an internal dispute resolution process in place to resolve your concerns.

If at any time you feel like you are not satisfied with our service, you can contact us by e-mail, phone or in writing and tell us about your concern so that we can try and resolve it as quickly and fairly as possible.

We aim to resolve your concern within 5 business days or such further time as is reasonable given the nature of your matter.

Contact our Complaints Manager

Enva Australia Pty Ltd	
Phone	1300 160 803
E-mail	complaints@enva.com.au
Address	Complaints Manager 164 Main Road McLaren Vale SA 5171

If your complaint has not been resolved satisfactorily within 30 days, you may escalate it to one of the following External Dispute Resolution Schemes.

Any issue regarding our general advice

Australian Financial Complaints Association (AFCA)	
Phone	1800 931 678
E-mail	info@afca.org.au
Address	The Complaints Manager GPO Box 3 MELBOURNE VIC 3001

Any issue relating to your privacy

The Privacy Commissioner	
Phone	1300 363 992
E-mail	privacy@privacy.gov.au
Address	The Privacy Commissioner GPO Box 5218 Sydney NSW 2001

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 hold Professional Indemnity Insurance cover for the activities conducted under Enva Australia's AFSL. The limit of the indemnity is \$2,500,000 for any one claim and \$5,000,000 in the aggregate for all claims arising out of our AFS licence activities.

The insurance will cover claims made in relation to the conduct of authorised representatives, representatives and employees of the Licensee who no longer work for the Licensee (but who did at the time of the relevant conduct). We believe that our Professional Indemnity Insurance cover satisfies the requirements of s. 912B of the Corporations Act.