

Financial Services Guide (FSG)

Date of issue: 1 October 2018

About this guide

This Financial Services Guide (FSG) explains the financial services provided by Millennium3 Financial Services Pty Ltd (Millennium3) and your adviser (who is authorised through Millennium3). It is designed to help you make a fully-informed decision about whether you want to use our services.

Please take the time to read this guide carefully. Sound financial advice is based on open communication. Understanding our services and our fees is the cornerstone of this communication. It's also important that you know who authorises your adviser, the nature of their associations and relationships and what to do if you have a complaint. If you have further questions, or if there is anything that isn't clear please talk to your adviser or contact us.

This guide must be accompanied by an Adviser Profile which outlines your adviser's skills, qualifications and the services they are authorised to provide.

Welcome

Millennium3 advisers offer professional financial advice strategies to prepare for life's financial ups and downs and help achieve future security.

Who we are

Millennium3 is one of Australia's largest financial planning groups with origins tracing back over 30 years.

Millennium3 has an extensive network of circa 300 qualified financial advisers located in all states, with head offices located in Sydney and Brisbane. Each Millennium3 practice is locally owned and employs highly qualified and authorised financial advisers. Your adviser is either a self-employed practice owner or employed by the practice as an adviser. Collectively, Millennium3 advisers service around 300,000 clients with over \$7 billion dollars in funds under advice and \$250 million life insurance protection premiums.*

Millennium3 is a wholly owned subsidiary of IOOF Holdings Limited (IOOF).

What we do

Millennium3's network of advisers provide a range of financial services including investing, superannuation, retirement and insurance. Specific information about the services your adviser is authorised to provide and their qualifications are contained in the attached Adviser Profile.

It is critical that your adviser gets to know you to ensure that any recommendations made are appropriate for your individual needs and circumstances. We encourage you to be open and honest with your answers and understand that personal, family and business issues can be quite private. We stand by our promise to maintain your privacy. You can find out more about how we protect your privacy under the heading 'Protecting your privacy'.

* figures are accurate as at August 2018.

If incomplete or inaccurate information is provided to us this may result in inappropriate advice being provided, or we may not be able to provide advice to you.

If it is established that you have needs outside of the expertise of your adviser, or your adviser cannot access products which are in your best interests, they may first leverage the Millennium3 network to try and obtain suitable support. If your adviser is unable to access suitable professional connections that can provide appropriate support in your best interests then you will be informed that advice cannot be provided. Once we agree with you the scope of the advice you require, and the costs involved for this advice, we will ask for your agreement to proceed. We may charge a fee for preparing your advice, even if you decide not to implement our recommendations.

We are required by law to undertake certain checks which are very similar to those used when opening a bank account. This ensures we comply with the Anti-Money Laundering and Counter Terrorism Financing Act.

How we work

A strong partnership with your adviser is based on a number of key meetings and deliverables designed to understand your needs, identify your priorities and provide quality financial strategies and education to help deliver you a brighter future. The various stages that may be included in this process are shown in the following diagram. Your adviser will work with you to determine a process that is appropriate for you.



Important documents you can expect to receive

When your adviser provides personal financial advice for the first time you will be provided with a Statement of Advice (SOA). The SOA details your personal advice, along with the basis for the advice. If you are given additional advice at a later time, you may be given a further SoA or Record of Advice (RoA).

An RoA can only be used to provide advice if there has been no material change to your circumstances or strategy since your previous SoA. Your adviser may provide you with a RoA document or the advice may be provided verbally. If you are given verbal advice, your adviser will document the discussion and a copy of this record can be made available to you on request.

Copies of any previously supplied advice documents are available from your adviser.

If your adviser recommends the purchase of a financial product (other than ASX-listed securities) you will be given a Product Disclosure Statement (PDS) containing information about that product. We encourage you to read it and ask your adviser any questions you may have about the product.

If you want your adviser to undertake a transaction without providing you with advice, your adviser will issue you with a letter confirming your instructions and disclosing any fees and charges payable by you and any benefits we may receive.

We will clarify and agree all fees and payments with you before providing our advice and services.

How you can instruct your adviser

You may provide instructions to Millennium3 or your adviser by email, fax, letter, or telephone. In some instances we can only accept instructions in writing; if this is the case, we'll let you know.

Approved Products List

Only products that have been examined by IOOF's experienced research team are placed on our Approved Products List (APL).

Products on the APL include those offered by our related companies, including Australian Executor Trustees Limited, IOOF Investment Management Limited, IOOF Ltd, Managed Portfolio Services Limited and Perennial Investment Management Limited. Our related companies are the registrable superannuation entity licensee and/or responsible entity, operator or investment manager of financial products we may recommend. They will receive fees and benefits as disclosed in the relevant PDS if you purchase the product.

In late 2017 IOOF announced that it will acquire OnePath Funds Management Limited, OnePath Custodians Pty Limited and Oasis Funds Management Limited from ANZ. The purchase is expected to be finalised in late March 2019. From this date, these companies will also become related to Millennium3. As part of the acquisition, our APL will continue to include certain ANZ banking products and life insurance products issued by OnePath Life Limited provided those products continue to be suitable for our clients' needs and providing they comply with our legal obligations.

Your adviser will first source from the APL before providing any recommendations. This means any investment your adviser recommends has been thoroughly researched. They will only recommend a product after considering its appropriateness in relation to your individual objectives, financial situation and needs. Where your strategy requires products other than those on the APL to act in your best interests, the research team will be consulted and an alternative solution will be recommended.

Ongoing services

As your circumstances change over time, it is important that your adviser regularly reviews both your strategy and your situation to ensure recommendations remain current and appropriate to your changing circumstances. Our ongoing services program can include varying levels of advice, review, contact and information. Your adviser will discuss and agree your specific ongoing service requirements as part of the provision of your initial advice.

Should you choose to enter into an ongoing fee arrangement with one of our advisers you will receive an annual Fee Disclosure Statement (FDS). The FDS provides a summary of the services you were entitled to, the services you received, and the amount you paid for those services on an annual basis.

How we are paid

The licensee (Millennium3) collects all advice fees and product revenue and pays these onto the practice. Your fees may be paid directly to Millennium3 or they may be deducted from products used. Your adviser will fully disclose all fees, product revenue and payments and will not implement their advice until these are agreed with you.

Millennium3 has arrangements with investment, superannuation and insurance providers and rebates may be paid based on the amount invested as a group or sum of premiums paid or payable on insurance policies entered into prior to 1 January 2018. Your adviser may be entitled to a share of the rebate and this will, or would have been, disclosed at the time he or she provides you with advice. This is not an additional cost to you.

We are committed to an open and honest fee structure for the advice and services we provide. The cost of your advice will depend on the nature and complexity of your circumstances and the service provided. The Adviser Profile attached to this document explains in full how your adviser is paid.

Commissions

Millennium3 may be paid upfront and ongoing commissions for products we recommend to you. Commissions are paid to us by the relevant product provider and will be disclosed in our written advice to you.

For insurance products, commissions are based on a percentage of your premium. On all commission arrangements where the commission in the first year is greater than that payable in later years:

- the maximum upfront (year 1) commission is 80% from 1 January 2018, 70% from 1 January 2019 and 60% from 1 January 2020, and
- the maximum ongoing (years 2+) commission is 20% from 1 January 2018.

Where upfront and ongoing commission are the same, there is no legislated maximum however product providers generally pay up to 33%.

For insurance products purchased prior to 1 January 2018, we may continue to be paid commissions in the same manner as what would have previously been advised to you at the time of obtaining the product(s).

From 1 July 2013, commissions were banned on new investment and superannuation products. In certain cases, for products purchased before 1 July 2013, we may continue to be paid initial commissions of up to 5.12% of amounts invested and ongoing commissions of up to 1.1% of the account balance.

Referral partners

Your adviser may have referral relationships with third parties. These third parties may include accountants, mortgage brokers, general insurance brokers, solicitors, real estate agents and other third parties who specialise in a specific field.

If you are referred to your adviser by one of these third parties, that third party may receive a referral fee, commission or non-monetary benefit. Similarly, your adviser may receive monetary or non-monetary benefits if they refer you to a third party with whom they have a referral relationship. Referral fees can vary and may be up to 40% of revenue received or an equivalent or lesser value non-monetary benefit. This fee is not an additional cost to you. Advisers can change their referral relationships over time and, as such, the referral fee ranges may also vary over time. All referral payments or non-monetary benefits relevant to your advice are disclosed in the written advice that is provided to you.

Associated businesses

Your adviser may have associations with other related businesses. Where these associations are relevant to the advice being provided to you, they will be disclosed in your written advice.

What else you need to know

• Product and service provider sponsorship payments

Millennium3 may receive sponsorship payments from product and service providers to fund technical and professional development training for our advisers.

• Benefits through product providers

Our practice owners or advisers may apply for and may qualify to receive commercial terms on a range of banking products and services such as interest rates and limited recourse terms.

• Advisory fees

Product providers may pay advisory fees to Millennium3 or an investment management entity associated with Millennium3. This fee is for the provision of portfolio management advisory services where Millennium3 model portfolios are utilised via managed accounts or separately managed accounts. In the event of this occurring, the fee is calculated as a percentage, likely to be up to 0.15% of the managed account or separately managed account portfolio balance. Your adviser will not receive any of this fee and the fee does not create any additional cost to you. Where required, the fee will be disclosed in our written advice to you.

• Other payments

We keep a full register of any benefits received by advisers of between \$100 to \$300. By law, your adviser is not permitted to receive benefits in excess of \$300 per year from a product issuer. In addition, Millennium3 keeps a register of any other non-monetary benefits your adviser may receive in relation to education, training, technology support or software that is relevant to the provision of financial advice. If you would like a copy of either register, please ask your adviser and one will be made available to you.

If you have a complaint

In the first instance, complaints should be directed to your adviser. If your adviser does not satisfactorily resolve your complaint within three working days, we encourage you to contact Millennium3 at 347 Kent Street, Sydney NSW 2000 or by phone on (07) 3902 9800.

If your complaint has not been resolved to your satisfaction within 45 days, you can lodge a complaint with the external dispute resolution (EDR) scheme. The EDR scheme provides fair and independent financial services complaint resolution that is free to consumers. From 1 November 2018, the EDR scheme will transition from the Financial Ombudsman Services (FOS) to the Australian Financial Complaints Authority (AFCA). AFCA's contact details from 1 November 2018 are:

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678 (free call)

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

Until 1 November 2018, you can contact FOS on 1800 367 287 or you can visit their website at www.fos.org.au

The Australian Securities and Investment Commission (ASIC) also has a freecall infoline on 1300 300 630 which you may use to obtain information about your rights, and to make a complaint. For more information, please visit their website www.asic.gov.au

The law requires Millennium3 to maintain a level of Professional Indemnity Insurance appropriate for our size and the scale and complexity of our operations. Millennium3's insurance covers claims made against Millennium3 and both its current and former authorised representatives. Our policy is reviewed annually for currency and suitability and is a key element of Millennium3's license obligations.

Protecting your privacy

Millennium3 collects your personal information in order for one of its authorised representatives (that is, your adviser and/or the practice where he/she works) to provide you with financial products and services. In order to undertake the management and administration of products and services, it may be necessary for us to disclose your personal information to certain third parties.

We and your adviser will collect and use information about you during the course of your relationship with each of us.

It is important that the information we hold about you is up to date. You must let your adviser know when information you have provided has changed.

Collection, use and disclosure of information

We may use and disclose the your personal information (including health and other sensitive information) for the following purposes:

- to assist in providing you with products and services;
- to consider your request for a product or service;
- to enable Millennium3 or another member of the IOOF Group to provide you with a product or service that was recommended to you by your adviser;
- to tell you about other products or services that may be of interest to you;
- to assist in arrangements with other organisations (for example product issuers) in relation to the promotion or provision of a product or service;
- to manage the relationship between you and your adviser and any accounts or policies which you hold, and perform other administrative and operational tasks (including but not limited to risk management, systems development and testing, credit scoring, staff training and market, customer satisfaction, investment research and to undertake analytics activities);
- to consider any concerns or complaints you raise against Millennium3 and/or your adviser and to manage any legal action involving Millennium3;
- to identify, prevent or investigate any fraud, unlawful activity or misconduct (or suspected fraud, unlawful activity or misconduct);
- to identify you or establish your tax status under any Australian or foreign legislation, regulation or treaty or pursuant to an agreement with any tax authority; or
- as required by relevant laws, regulations and codes of practice.

We may disclose your personal information (including health and other sensitive information) to another licensee in order to enable you to continue to receive financial products and services in the following circumstances:

- where your adviser dies or their arrangements with us terminate;
- where our authorised representative becomes an authorised representative of another licensee; or
- where our authorised representative sells all or part of its business to another licensee.

Absence of relevant information

If you do not provide some or all of the information requested, Millennium3 may be unable to provide you with products or services.

Information required by law

We may be required by relevant laws to collect certain information from you. Details of laws that require us to collect information about individuals (personal information) and why these laws require us to collect personal information are contained in the Privacy Policy which can be found at www.millennium3.com.au

Providing your information to others

We may provide your personal information (including health and other sensitive information) to:

- an authorised representative of ours (including your adviser) for the purposes outlined in this document;
- IOOF and any related entity of IOOF which may use the information to carry out IOOF's functions and activities; promote its own products and services when recommended by your adviser;
- any agent, contractor or service provider of Millennium3 or its authorised representative, engaged to carry out or assist with its functions and activities (for example, office support or paraplanning services, IT support providers, data analytics and mailing houses);
- an organisation that assists Millennium3 to identify, prevent or investigate fraud, unlawful activity or misconduct;
- regulatory bodies, government agencies, law enforcement bodies and courts;
- other parties Millennium3 is authorised or required by law or court/tribunal order to disclose information to;
- any person who introduces you to Millennium3;
- your referee(s);
- your employer;
- your partner or spouse where they have sought advice jointly with you; or
- your authorised agents; your executor, administrator or trustee in bankruptcy; your legal representative; your attorney; or anyone else acting for you.

Where your adviser discloses your personal information to recipients which are (1) located outside Australia and/or (2) either not established in or do not carry on business in Australia, he/she will inform you of those countries in the Adviser Profile.

Marketing and Privacy

We and other members of the IOOF Group may use your personal information to send you information about our financial products and services from time to time.

We and IOOF may also disclose your personal information to our related companies or organisations in an arrangement or alliance with us and/or IOOF to share information for marketing purposes. This is to enable them or IOOF to tell you about a product or service offered by them or a third party with whom they have an arrangement.

If you do not want us or IOOF to use and disclose your information as set out above, phone Customer Services on (07) 3902 9800 to withdraw your consent.

Privacy Policy

The Privacy Policy is available at www.millennium3.com.au and contains information about:

- the circumstances in which we or one of our related entities may collect personal information from other sources (including from a third party);
- how to access personal information and seek correction of personal information; and
- how you can raise concerns that we or one of our related entities has breached the Privacy Act or an applicable code and how we or our related entity will deal with those matters.

Personal information you provide about someone else

If you give us personal information (including health and other sensitive information) about someone else, please show them a copy of this notice and direct them to the Privacy Policy available at www.millennium3.com.au so that they may understand the manner in which their personal information may be used or disclosed in connection with your dealings with us.



Adviser Profile

Rhys Caldwell-Bastian

B.Com

This adviser profile forms an essential part of the Financial Service Guide (FSG). The FSG is not complete without it.

Authorised Representative Number: 329333

Corporate Authorised Representative Number: 439910

Adviser profile issue date: 1/10/2018

Rhys Caldwell-Bastian is an Authorised Representative of Millennium3 Financial Services Pty Ltd (Millennium3) AFSL 244252. Rhys Caldwell-Bastian is employed by ABFS (ACT) Pty Ltd which is a Corporate Authorised Representative of Millennium3.

The financial advice and other services you receive will be provided to you by Rhys Caldwell-Bastian, or another employee of ABFS (ACT) Pty Ltd, on behalf of ABFS (ACT) Pty Ltd.

My qualifications and experience

2011 - Margin Lending and Geared Investments (Kaplan)

2009 - Superannuation, Retirement Planning & Social Security (Pinnacle)

2008 - Bachelor of Commerce (University of Canberra)

Services offered

I am authorised to provide advice in the following areas:

- Personal Insurance
- Superannuation
- Budget and cashflow management
- Debt management
- Investments
- Retirement planning
- Centrelink/DVA
- Estate planning
- Gearing /Margin lending
- Business Insurance

Products offered

- Life insurance products
- Superannuation
- Deposit products
- Pensions and annuities
- Retirement savings accounts
- Managed investment funds
- Investment bonds

How I am paid

As the licensee, Millennium3 collects all advice fees and commissions. Millennium3 then pays the fees and commissions, less an agreed amount (the licensee fee), to my Practice. The licensee fee retained by Millennium3 can range between \$0 and \$150,000 (excluding GST) per annum.

My Practice pays me out of the fees and commissions it receives from Millennium3, by one or more of the methods outlined below.

- **Salary** – I may be paid a salary based on my experience and capability.
- **Bonus** – I may be eligible to receive a bonus, based on a combination of revenue and certain non-financial measures (such as the quality of my service).
- **Profits** – I may be eligible to receive a percentage of profits from the Practice.
- **Other** – I may also receive other benefits, all of which are outlined in the FSG or will be disclosed in the advice document at the time of providing advice.

At the time of providing advice, I will disclose the amounts that Millennium3, the Practice and I receive (if any) as a result of that advice.

My other benefits and interests

- I currently hold a 7.5% shareholding in ABFS (ACT) Pty Ltd.

Client fee and payment options

Before providing advice, we will agree the fees and payment options with you. The fee you pay will depend on the complexity of your circumstances and the services you require.

Your options to pay for our services can include fee for service, commission, or a combination of both.

Fee for service

Fee for service is based on the service we provide. This fee can be determined by:

- An hourly rate
- A percentage of funds invested (excluding borrowed funds)
- A fixed dollar amount
- A combination of these methods

We can invoice you directly for our fee for service. Alternatively, some products allow an adviser service fee to be deducted from the balance of your investment.

Commissions

Some providers pay commissions to Millennium3. The amount of commissions received will depend upon the type of product and the amount invested or premium paid.

If we receive commissions as a result of recommending a product to you, we may reduce our fees for service. In the event that we reduce our fees for service in this manner and you decide not to proceed with our recommendations, or if your insurance policies are cancelled within the first 2 years' of acceptance (in which case the insurer claims back the commission paid to us), we may invoice you directly for the cost of our service.

Additional privacy disclosures – our business partners

In order to keep our costs competitive, our practice uses specialist business support resources that are located in the following country (or countries): Vietnam, Malaysia.

The organisation/s we have contracted to support our business have confirmed to us they will adhere to the Australian Privacy Principles when dealing with your personal information. They will not contact you or share your information with any other party unless they have our express approval.

My contact details

P: 02 6239 1566

M: 0423 926 661

E: rhyscb@abfs.com.au

A: U36, 2 King Street Deakin ACT 2600 Australia

Adviser Profile

Toby Thomas Lewis

Adv. Dip. FP; SMSF; DipMgt

This adviser profile forms an essential part of the Financial Service Guide (FSG). The FSG is not complete without it.

Authorised Representative Number: 1267180

Corporate Authorised Representative Number: 439910

Adviser profile issue date: 1/10/2018

Toby Thomas Lewis is an Authorised Representative of Millennium3 Financial Services Pty Ltd (Millennium3) AFSL 244252.

Toby Thomas Lewis is employed by ABFS (ACT) Pty Ltd trading as ABFS (ACT) Pty Ltd which is a Corporate Authorised Representative of Millennium3.

The financial advice and other services you receive will be provided to you by Toby Thomas Lewis, or another employee of ABFS (ACT) Pty Ltd, either on their own behalf or on behalf of ABFS (ACT) Pty Ltd.

My qualifications and experience

Toby has a background in banking (Assistant Manager with the Commonwealth Bank), and Marketing. Toby has worked closely with advisers on both risk insurance and financial planning to create wealth management and protection plans.

Toby has attained the Advanced Diploma of Financial Planning, a Diploma of Management, and an SMSF qualification. Toby is currently studying a Bachelor of Business (Finance).

In his work life, Toby finds it rewarding to help people enhance their financial peace of mind.

Services offered

I am authorised to provide advice in the following areas:

- Personal Insurance
- Superannuation
- Budget and cashflow management
- Debt management
- Investments
- Retirement planning
- Centrelink/DVA
- Estate planning

Products offered

- Life insurance products
- Superannuation
- Deposit products
- Pensions and annuities
- Retirement savings accounts
- Managed investment funds
- Investment bonds

How I am paid

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- **Other** – I may also receive other benefits, all of which are outlined in the FSG or will be disclosed in the advice document at the time of providing advice.

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Client fee and payment options

Before providing advice, we will agree the fees and payment options with you. The fee you pay will depend on the complexity of your circumstances and the services you require.

Your options to pay for our services can include fee for service, commission, or a combination of both.

Fee for service

Fee for service is based on the service we provide. This fee can be determined by:

- An hourly rate
- A percentage of funds invested (excluding borrowed funds)
- A fixed dollar amount
- A combination of these methods

We can invoice you directly for our fee for service. Alternatively, some products allow an adviser service fee to be deducted from the balance of your investment.

Commissions

Some product providers pay commissions to Millennium3. The amount of commissions received will depend upon the type of product and the amount invested or premium paid.

If we receive commissions as a result of recommending a product to you, we may reduce our fee for service. In the event that we reduce our fee for service in this manner and you decide not to proceed with our recommendations, or if your insurance policies are cancelled within the first 2 years' of acceptance (in which case the insurer claims back all or some of the commission paid to us), we may invoice you directly for the cost of our service.

Additional privacy disclosure – our business partners

In order to keep our costs competitive, our practice uses specialist business support resources that are located in the following country (or countries): Vietnam, Malaysia

The organisation/s we have contracted to support our business have confirmed to us they will adhere to the Australian Privacy Principles when dealing with your personal information. They will not contact you or share your information with any other party unless they have your express approval.

My contact details

M: 0491 308 295

E: tobyl@abfs.com.au

A: Unit 36, 2 King Street DEAKIN ACT 2600 Australia

P: 02 6239 1566

Adviser Profile

Benjamin Donald
B.Bus, Adv. Dip. Fin. Serv. (FP)

This adviser profile forms an essential part of the Financial Service Guide (FSG). The FSG is not complete without it.

Authorised Representative Number: 337481
Corporate Authorised Representative Number: 439910
Adviser profile issue date: 1/10/2018

Benjamin Donald is an Authorised Representative of Millennium3 Financial Services Pty Ltd (Millennium3) AFSL 244252.

Benjamin Donald is employed by ABFS (NSW) Pty Ltd which is a Corporate Authorised Representative of Millennium3. Benjamin Donald is a representative of ABFS (ACT) Pty Ltd which is a Corporate Authorised Representative of Millennium3

The financial advice and other services you receive will be provided to you by Benjamin Donald, or another employee of ABFS (ACT) Pty Ltd, on behalf of ABFS (ACT) Pty Ltd.

My Qualifications and Experience

I joined Austbrokers in 2011 as a risk specialist and became an equity partner in 2015. I am currently completing my Masters in Financial Planning and hold a Bachelor of Business and Advanced Diploma of Financial Services. My focus is on tailored risk insurance strategies and advice for individual and business clients.

Services offered

I am authorised to provide advice in the following areas:

- Personal Insurance
- Superannuation
- Business Insurance

Products offered

- Life insurance products
- Superannuation

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Client fee and payment options

Before providing advice, we will agree the fees and payment options with you. The fee you pay will depend on the complexity of your circumstances and the services you require.

Fee for service

Fee for service is based on the service we provide. This fee can be determined by:

- An hourly rate
- A percentage of funds invested (excluding borrowed funds)
- A fixed dollar amount
- A combination of these methods

If you are charged a fee for service, we will rebate to you commissions that would normally be payable to Millennium3.

We can invoice you directly for our fee for service. Alternatively, some products allow an adviser service fee to be deducted from the balance of your investment.

Commissions

Some providers pay commissions to Millennium3. The amount of commissions received will depend upon the type of product and the amount invested or premium paid.

If we receive commissions as a result of recommending a product to you, we may reduce our fees for service. In the event that we reduce our fees for service in this manner and you decide not to proceed with our recommendations, or if your insurance policies are cancelled within the first 2 years' of acceptance (in which case the insurer claims back the commission paid to us), we may invoice you directly for the cost of our service.

Additional privacy disclosures – our business partners

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The organisation/s we have contracted to support our business have confirmed to us they will adhere to the Australian Privacy Principles when dealing with your personal information. They will not contact you or share your information with any other party unless they have our express approval.

My contact details

P: 02 9392 7108

M: 0409 812 350

E: bend@abfs.com.au

A: Level 10, 88 Phillip Street Sydney NSW 2000