

# Financial Services Guide (FSG)

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Version: 1

## What is a Financial Services Guide?

This Financial Services Guide ('FSG') helps you understand and decide if you wish to use the financial services we are able to offer you. It provides you with information about the entities that may provide you with financial services, which includes the Licensee's Corporate Authorised Representative, Tradervidz Investments Pty Ltd.

We collectively refer to both the Corporate and individual Authorised Representative(s) in this FSG as "us, our, we". We are the providing entity and authorised representative(s) of Network Influencer Pty Ltd (**The Licensee**).

Our Authorised Representative number is 001287655.

This FSG sets out the services we provide. It tells you:

- who we are and how we can be contacted;
- who the Licensee is and how it can be contacted;
- what services and products we are authorised to provide to you;
- how we (and any other relevant parties) are paid; and
- how we deal with complaints.

We provide general advice only. This is where we express an opinion or recommendation which may influence you in making a decision in relation to a financial product, but where we HAVE NOT considered your personal objectives, financial situation or needs. If we provide you with general advice, we will provide you with a warning that the advice may not be appropriate to your needs, financial situation or objectives.

When a financial product is recommended to you, you will be provided with a PDS issued by the product provider. The PDS contains information about the product to assist you in making an informed decision about the financial product. It will outline relevant terms, significant risks, and fees and charges associated with the product.

The Licensee has arrangements in place to maintain professional indemnity insurance. This insurance satisfies the requirements under section 912B of the *Corporations Act 2001* (Cth) (the Act).

Please retain this FSG for your reference and any future dealings with us. We may also add documents at a later date which will also form part of this FSG, and these should be read together with the FSG. These documents will include the word 'FSG' in the heading.

## Who will be providing the financial services to you?

### *The Licensee*

The Licensee is the authorising licensee for the financial services provided to you and is responsible for those services.

The Licensee authorises, and is also responsible for, the content and distribution of this FSG.

The Licensee's contact details are as follows:

**Licensee name:** Network Influencer Pty Ltd (t/a FZeroZero)  
**AFSL number:** 282288  
**Address:** Unit 902, 9 Yarra Street SOUTH YARRA VIC 3141  
**Website:** None  
**Phone:** +61 3 8376 2306  
**Email:** [support@fzerozero.com](mailto:support@fzerozero.com)

### *Authorised Representative details*

#### ***The Corporate Authorised Representative is:***

**Name:** Tradervidz Investments Pty Ltd  
**CAR Number:** 001287655  
**Address:** 2/29 Tivoli Pl, South Yarra, VIC 3141  
**Website:** <https://tradervidzinvestments.com/>  
**Phone:** 0434824636  
**Email:** support@tradervidzinvestments.com

#### ***The individual Authorised Representatives are:***

**Name:** Mathisha Vidyaratne  
**AR number:** 001289073  
**Email:** mathisha@tradervidzinvestments.com  
**Name:** Richard Valioukhov  
**AR number:** 001289019  
**Email:** richard@tradervidzinvestments.com

You can provide instructions to us by contacting us using the contact details above.

The Licensee and the Authorised Representatives listed in this FSG act on your behalf when we provide financial services to you.

## **What services and products are we authorised to provide to you?**

### **The Authorised Representative**

We are permitted to provide financial product advice for securities and derivatives products. (Note: The Licensee has several other authorisations that are listed below). We are authorised to provide these services and products to both retail and wholesale clients. We are only authorised to provide general advice.

There is an important difference between 'general advice' and 'personal advice'. If we provide you with 'general advice' it means that we have not considered any of your individual objectives, financial situation and needs.

We will only provide services to you with your prior, informed consent. If you do not understand any of the information in this Financial Services Guide, or have any other questions relating to the terms on which we will be acting, please contact us.

In providing our services, other financial matters may arise. However, we are not authorised to assist with any financial and product services except those explained above. You should seek specific advice from the appropriate professionals on other matters relevant to you.

## **The Licensee's Authorisations**

The Licensee is authorised to provide financial product advice in the following financial products:

- derivatives;
- general insurance products;
- debentures, stocks or bonds issued or proposed to be issued by a government;
- interests in managed investment schemes including investor directed portfolio services;
- life insurance products, including investment life insurance products and life risk insurance products;
- mortgages;
- retirement savings accounts (RSA) products (within the meaning of the *Retirement Savings Accounts Act 1997 (Cth)*);
- securities; and
- superannuation.

The Licensee is authorised to deal in the following financial products:

- deposit and payment products limited to basic deposit products;
- general insurance products;
- life insurance products, including investment life insurance products, total and permanent and disability insurance, and life risk insurance products;
- interests in managed investment schemes, excluding investor directed portfolio services;
- mortgages; and
- securities.

## **What fees and commissions are payable to us?**

Fees for providing you with our services may be received by either:

1. the Licensee, or
2. the Corporate Authorised Representative.

All fees described in this FSG include GST unless otherwise stated.

### **Service Fees**

If you purchase a course from us, you will be charged a total cost of \$799 + GST AUD annually.

## **How are we and third parties remunerated?**

### **The Licensee**

The Licensee's directors and employees are remunerated by salary and may also be awarded an annual bonus. Bonuses will depend on several factors including, but not limited to:

- company performance;
- professionalism and adherence to compliance procedures; and
- team performance.

The Licensee's shareholders may also receive a benefit based on the Licensee's ongoing company performance.

### **The Authorised Representatives**

The Corporate Authorised Representative's directors and employees are remunerated by salary and may also be awarded periodic bonuses. Bonuses will depend on several factors including but not limited to:

- company performance;
- professionalism and adherence to compliance procedures; and
- team performance.

The Authorised Representative's shareholders may also receive a benefit based on the Authorised Representative's ongoing company performance.

## **What arrangements may influence our advice to you?**

From time to time, we may accept alternative forms of remuneration from product providers or other parties, such as hospitality or support connected with our professional development (e.g. training or sponsorship to attend conferences). We maintain a register detailing any benefit we receive which is valued at between \$100 and \$300, and other benefits that relate to information technology, software or support provided by a product issuer, or that relate to educational and training purposes.

## **What should you do if you have a complaint?**

If you have a complaint, you can contact us and discuss your complaint.

Alternatively, you can contact our Licensee using any of the contact details at the start of this FSG. We will try and resolve your complaint quickly, fairly and within prescribed timeframes.

If the complaint cannot be resolved to your satisfaction within 45 days, you have the right to refer the matter to the Australian Financial Complaints Authority (AFCA). AFCA provides a fair and independent financial services complaint 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

## **Compensation arrangements**

We have arrangements in place to maintain adequate professional indemnity insurance as required by s912B of the Act. This insurance provides cover for claims made against us and our representatives, including claims in relation to the conduct of representatives who no longer work for us but who did so at the time of the relevant conduct.