

# Financial Services Guide Part 1

Version Number 1.0

This Financial Services Guide ('FSG') has been authorised for distribution by the authorising licensee, MFP Solutions Pty Ltd ABN 58 657 971 170, AFS Licensee 539406 ('MFP'). MFP is the financial services licensee that authorises your MFP financial adviser ('Adviser') and their firm ('we', 'us', 'our') to provide financial services.

This is an important document designed to provide you with information to make an informed decision about whether to use the financial services that we provide.

This FSG is divided into two parts and both parts must be read in conjunction as together they form the full FSG. Part One of this FSG provides high level disclosure of the financial services provided by us as well as important information about MFP whereas Part Two of this FSG is an Adviser Profile and more specifically outlines the financial services provided and products recommended by us.

**Contacting us** If you need to contact us, you can contact MFP using the following details:



18 Norfolk St, Fremantle WA 6160



0422 656 343

## Part One

Part One of this FSG contains information about:

- MFP, as the holder of the Australian financial services license that authorises us to provide financial services.
- Lack of Independence disclosure statement.
- Relationships or associations with other entities, that could create potential conflicts of interest.
- Other disclosure documents you may receive.
- The financial services and types of products we provide or recommend.
- Collecting your personal information and providing us with instructions.
- Fees or costs that may apply to you.
- Remuneration that we, your Adviser or a related entity may receive, and
- What you can do if you are not happy with our services or have a complaint.

## Who Is MFP Solutions Pty Ltd?

MFP holds an Australian Financial Services Licence No.539406 (AFSL) issued by the Australian Securities and Investment Commission (ASIC). MFP conducts business through its financial advisers who are appointed as Authorised Representatives under MFP's AFSL. Where MFP has appointed a corporate entity as an Authorised Representative, employees of that company who give advice will also be authorised by MFP. MFP is responsible for the advice and conduct of your MFP financial adviser. We are not responsible for any unauthorised services that they may offer (to the full extent permitted by law), so please check the services your adviser offers in FSG Part Two.

### Lack of Independence

MFP Solutions Pty Ltd and its Representatives listed in FSG Part 2 are not independent, impartial, or unbiased because we:

- Receive commissions for the advice we provide on life risk insurance products.

## Authorised Representative Profile – Part Two

Your financial adviser will be the Authorised Representative listed in Part Two of this FSG.

This FSG must be read in conjunction with the Authorised Representative Profile as it forms part of this FSG. It provides detailed information about your financial adviser such as their contact details, referral sources and the types of financial products and services they are authorised to advise/deal in. Please retain both Part One and Part Two of the FSG for your reference and any future dealings with MFP and your financial adviser.

## What Other Documents Might You Receive?

You might receive the following documents when your Adviser provides financial services to you:

**Statement of Advice (SoA)** If your Adviser provides personal advice tailored to your circumstances and needs you will receive a SoA. The information contained in the SoA will help you make an informed decision in relation to the advice provided. It also sets out the advice, the reasons for the advice and details about any remuneration payable.

**Record of Advice (RoA)** Where further advice is provided to you in reference to previous advice (SoA) and there have been no significant changes to your relevant personal circumstances, your adviser will provide you with a RoA. There are no limitations in relation to time or how you make your requests for a copy of the RoA.

**Product Disclosure Statement (PDS)** You will receive a PDS if your Adviser recommends a financial product or offers to arrange the issue of a financial product on your request. The PDS contains information about a financial product's features, fees, benefits, and risks.

## Advice Services We Provide

Our licence can provide advice in the following financial products:

- Basic and non-basic deposit products.
- Life insurance.
- Government debentures, stocks, and bonds.
- Managed investment schemes including IDPS.
- Retirement Savings Accounts.
- Securities.
- Superannuation including Retirement income stream products.

Based on the information collected from you, your Adviser will consider the tax consequences that relate directly to the financial advice being provided. However, this financial advice will not include an assessment of your overall tax position. To determine how your Adviser's financial advice fits with your overall tax position, you should seek separate tax advice about liabilities, obligations or claim entitlements that arise, or could arise, under a taxation law.

## Instructing your Adviser

You will generally need to instruct your Adviser in person and your signature will be required for verification. For some products and services though, special arrangements can be put in place to instruct your Adviser by electronic means, for example phone, e-mail, or fax.

## What Information Should You Provide to Receive Personal Advice?

Your adviser must act in your "Best Interests". To assist your adviser in acting in your best interests, as well as helping us to advise you in an appropriate manner and protecting you throughout our relationship, we request you.

- Supply accurate information about your personal circumstances, needs and objectives.
- Update your adviser on any changes to this information.
- Do not make any payments for investments, contracts, or fees "made payable" to your adviser.
- Never sign blank forms.
- Never sign any form or agree to any recommendation without fully understanding what you are signing or agreeing to.

You have the right to withhold personal information, but this may have an impact on the appropriateness of the advice you receive. You should read any warnings contained in any advice document (whether SoA or RoA) carefully before making any decision relating to a recommended financial strategy and/or product. Your adviser will request you sign an acknowledgement if you do not wish to provide complete information or if they believe that the information is not accurate.

## How We Handle Your Personal Information

MFP and we are committed to ensuring the privacy and security of your personal information. As part of our continuing commitment to client service and maintenance of client confidentiality MFP has adopted the principles set out in the Privacy Act 1988. For further details you can refer to MFP's Privacy Policy.

## Non-Advice Transactions

At times you may wish to make an investment transaction and do not need assistance from us with any decisions in relation to the product or transaction. In these cases, we can take your instructions and arrange for the transaction to be completed, without providing personal advice. If you wish to proceed without advice from us, we will ask you to confirm your instructions in writing and sign an acknowledgment form. Any assistance we provide to complete your transaction should not be taken as a recommendation or endorsement of the product or transaction.

## How do You Pay for MFP Advice and Services?

All advice fees and commissions are required to be paid directly to MFP as the licensee. MFP retains a set monthly fee for the services it provides to us, and the balance is passed on to us. If the fees, commissions, or benefits are not calculable at the time we provide personal advice, we will describe the manner in which they are calculated at the time the advice is given or as soon as practicable after.

## Financial Advice Fees

Fees may be a Fixed Rate Fee, Hourly Rate Fee, or a combination of both depending on the complexity of your personal situation and the time and effort in the work done for you. The fees will be discussed and agreed with you prior to services being provided. If advice is provided the fees will be disclosed in your Statement of Advice (SoA).

Ongoing fee arrangements may be based on a Flat Fee or an Asset Scale Fee. These will be outlined in FSG Part 2.

## Retail Insurance Product Commissions

MFP may be paid initial and ongoing commissions by retail insurance product issuers where you acquire any of the retail insurance products via our services.

Where the commission in the first year is greater than that payable in later years, the maximum upfront (year 1) commission is 66% and the maximum ongoing (years 2+) commission is 22% (inclusive of GST). For example, for an insurance premium of \$1,000, the commission is up to \$660 upfront and up to \$220 each year thereafter.

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

Where the insurance product(s) was 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).

## Other Benefits We May Receive

MFP has purely commercial relationships with several of Australia's leading life risk and wealth management product providers. These companies may give MFP or your financial adviser non-commission benefits such as entertainment or sponsorship up to a maximum value of \$300 per annum. Both MFP and your financial adviser maintain a Register to document any alternative forms of payment received. These registers are publicly available and must be provided within 7 days after request.

## Complaints, Privacy & Compensation Arrangements

We always strive to provide quality advice and service and welcome any feedback that allows us to continue to improve our services.

### What to Do If You Have a Complaint.

We are committed to resolving your concerns. If you are not fully satisfied with any part of the service or advice for whatever reason, you should take the following steps:

#### Step 1: Contact your Adviser.

If you have a complaint or are not satisfied with the advice or services provided to you, you should contact your Adviser in the first instance and discuss your concerns with them. Most complaints can be resolved quickly and fairly at this stage.

#### Step 2: Complaints Manager.

If your complaint has not been resolved to your satisfaction, you can contact our Complaint Resolution Manager by:



18 Norfolk St, Fremantle WA 6160



[info@mfpsolutions.com.au](mailto:info@mfpsolutions.com.au)



0422 656 343

#### Step 3: Australian Financial Complaints Authority (AFCA)

If you are not satisfied with our handling of your complaint or our decision, you may refer your complaint to the Australian Financial Complaints Authority (AFCA). The AFCA offers a free independent dispute resolution service for consumer and small business complaints.



Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001



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



1800 931 678 (free call) Email:



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

Information about your rights can also be obtained from the Australian Securities and Investments Commission on 1300 300 630.

### Our Compensation Arrangements

We have professional indemnity insurance cover in place and these arrangements comply with the requirements for compensation under the Corporations Act. Our professional indemnity insurance is subject to terms and exclusions and generally covers claims arising from the actions of our current and former employees or authorised representatives whilst they acted on our behalf.

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Issued by MFP Solutions Pty Ltd  
Date of Issue 15<sup>th</sup> November 2022

# Financial Services Guide Part 2

Version Number 1.0

## Part Two - Adviser Profile

This adviser profile is Part Two of the MFP Solutions Pty Ltd Financial Services Guide (FSG) dated **9<sup>th</sup> February 2023** and should be read in conjunction with Part One of our FSG dated **15<sup>th</sup> November 2022**. Together these documents form the complete FSG.

The individual(s) listed in this FSG are authorised by MFP Solutions Pty Ltd to provide personal advice through Norfolk Financial Planning Pty Ltd.

### Authorised Representative Profile

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#### Corporate Authorised Representative - Profile

Authorised Representative Name	Norfolk Financial Planning Pty Ltd
Authorised Representative Number	1267582
Business Address	18 Norfolk St Fremantle WA 6160
Postal Address	18 Norfolk St Fremantle WA 6160
Mobile	0422 656 343
Email	<a href="mailto:michael@norfolkfp.com.au">michael@norfolkfp.com.au</a>
Website	<a href="http://www.NorfolkFP.com.au">www.NorfolkFP.com.au</a>

*Norfolk Financial Planning Pty Ltd is a corporate authorised representatives of MFP Solutions Pty Ltd*

#### Authorised Representative - Profile

Authorised Representative Name	Michael Aloysious Martin
Authorised Representative Number	293176
Mobile	0422 656 343
Email	<a href="mailto:michael@norfolkfp.com.au">michael@norfolkfp.com.au</a>

*Michael Aloysious Martin is a sub-authorised representative of Norfolk Financial Planning Pty Ltd.*

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### Authorised Representative Background

Michael Martin has over 17 years' experience in developing financial advice and strategies for clients. Michael has proven technical knowledge in domestic Insurance, banking & investment products, and regulatory framework they operate in.

As a professional adviser Michael promotes at all times the **5 core values (Trustworthiness, Competence, Honesty, Fairness and Diligence)** & the **12 standards** of ASIC's ethical standards for Financial Advisers.

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

Michael Martin and Norfolk Financial Planning Pty Ltd are able to provide the following services;

- Provide financial product advice; and
- Deal in a financial product by arranging for a financial product to be acquired, disposed of, or varied.

In respect of the following financial products

- Basic and non-basic deposit products.
  - Government debentures, stocks, and bonds.
  - Life Products including.
    - Investment life insurance products.
    - Life risk insurance products.
  - Managed investment schemes including IDPS.
  - Retirement Savings Accounts.
  - Securities.
  - Superannuation including Retirement income stream products.
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How do we charge for these services?	<p>Unless otherwise stated, all fees and commissions are inclusive of GST and the fees could be greater than those disclosed below in complex cases. In these instances, we will inform you of the exact fee payable promptly in writing.</p> <p>You may elect to be invoiced directly for these fees to be paid to <b>MFP Solutions Pty Ltd</b> or you may elect to have these fees deducted from your investments, which will require you to sign a consent form supplied by the product provider.</p>
Initial Meeting/Consultation	<p>The initial meeting fee will range from \$0 - \$550.</p> <p>Our main aim is to gather information about you and to determine your primary goals and objectives in seeking advice.</p> <p>At the end of this meeting, we will outline the next steps and detail any fees applicable.</p>
Advice Preparation Statement of Advice Fee	<p>The advice preparation fee will depend on the complexity of your individual circumstances and the type of advice you require. The fee may range from \$0 - \$11,000.</p> <p>If you decide not to implement our recommendations, the fee for the preparation of the Statement of Advice will be payable in full.</p>
Implementation of Advice Fee	<p>This Fee will range from \$0 - \$11,000 depending on the level of complexity of your situation and the advice provided. This fee may be paid by invoice or where authorised by you, deducted from your superannuation or investment account. In some instances, the advice preparation fee (above) will include implementation. This will be confirmed with you before you commit to any work being commenced.</p>
Ongoing Fee Arrangements	<p>Our ongoing advice fees vary depending on scope and complexity and typically range from \$3,300 to \$20,000 (incl. GST), unless otherwise agreed. The exact cost of the service will depend on the service elements we recommend for you, and this will be disclosed within the Annual Service Agreement we provide to you. Should you require any additional services outside of any agreement between you and your adviser, an amount of up to \$330 per hour, may be applied.</p>
Life Insurance Commission Initial (Year 1)	<p>The relevant insurer will pay initial commission based on a number of factors, including the annual premium, loadings which apply to the premium (such as medical or payment frequency loadings), and any policy or other fees. These factors will vary between insurers.</p> <p>The following ranges will apply (all figures are exclusive of GST and other taxes/statutory charges):</p> <p>If you have a policy that has been in force prior to 1st January 2020 and you have an alteration or increase to that policy, commission of between 0% and 130% may be payable on any increase in premium.</p> <p>The maximum commission payable on any policy issued after 1st January 2020 is 60% + GST of the first-year premium.</p> <p>Commission is paid to us by the product provider and is not an additional cost to you.</p>
Life Insurance Commission Ongoing (Year 2 onwards)	<p>Annual commission will be paid when you renew your policy each year. The rate of ongoing commission is between 0% and 33% of the annual policy cost for as long as you hold the product. Commission is paid to us by the product provider and is not an additional cost to you.</p> <p>Commission may also be paid on the basis of increases in sum insured under your policy.</p> <p>This commission will be calculated on the same basis as initial commission (see above) and will vary depending on the insurer.</p>
Non-Advisory Fees	<p>If we assist you on an execution only basis (i.e., where you have been offered advice and declined), a fee of up to \$1,980 OR \$330 per hour may be applied.</p> <p>We may also provide you with an ongoing service fee that relates to administration only services (such as being your Centrelink Nominee). These services are not provided as personal advice and do not constitute portfolio monitoring. The cost for these services will be disclosed and agreed with you in writing before commencement.</p>

**Issued by MFP Solutions Pty Ltd**  
**Date of Issue: 9<sup>th</sup> February 2023**

This policy sets out how MFP Solutions Pty Ltd collect and manage personal information we collect from you. The Privacy Act 1988 requires us to handle personal information in accordance with the Australian Privacy Principles.

## What Type of Personal Information Do We Collect and Why Do We Collect It?

Personal information means information, or an opinion about, an individual whose identity is apparent, or can reasonably be ascertained, from the information or opinion. When MFP Solutions Pty Ltd provides you with financial services, we may be required by Corporations Act 2001, Anti-Money Laundering and Counter Terrorism Financing Act 2006 and regulatory requirements to seek to obtain certain personal information about you, including, but not limited to:

- ▶ Your name, date of birth, TFN and contact details.
- ▶ Information regarding dependents and family commitments.
- ▶ Your occupation, employment history, employment circumstances, details of family commitments and social security eligibility.
- ▶ Your financial needs and objectives.
- ▶ Your assets and liabilities (current and future), income and expenses.
- ▶ Your superannuation and insurance details.
- ▶ Your investment preferences, attitude or tolerance to investment and financial risk.

## How Do We Collect Personal Information from You?

We collect personal and sensitive information in several ways, including:

- ▶ Directly from you, such as when you provide the information at meetings, by phone, email, in data collection forms and when you visit our websites.
- ▶ Indirectly from fund managers, superannuation funds, life insurance companies and other product issuers once you have authorised us to obtain such information or authorised other parties to provide us with this information.
- ▶ However, we require certain personal information to be able to provide you with the services and information you request. If you do not provide us with certain personal information, we may not be able to provide you with access to those services or respond to your request.

## Are You Obligated to Provide Us Personal Information?

You are not required to provide us the information that we request, or to allow us to collect information from third parties. However, where you choose not to provide us with the information we request, we may not be able to provide you with services that you have requested from us, and we may elect to terminate our arrangement with you. Importantly, if you provide either inaccurate or incomplete information to us, you risk obtaining products or services that may not be appropriate or suitable for your needs and may risk suffering a financial detriment or loss.

## What Happens If We Obtain Information About You Which We Have Not Solicited?

Where we receive unsolicited personal information about you, we will consider if we could have collected the information if we had solicited the information. Where we determine that we could have collected the personal information from you, we will treat your personal information in the same manner as if we have solicited the information directly from you. Where we determine that we could not have collected the personal information, we will destroy the information or ensure that the information is de-identified as soon as practicable.

## How Do We Use Your Personal Information?

We use your personal information for the primary purpose for which the information was obtained. As an AFS Licensee, that will typically mean for the purpose of:

- ▶ Providing financial services to you.
- ▶ Implementing investment or risk management recommendations on your behalf.

We may also use the information for the secondary purpose of attempting to identify other products and services that may be of interest to you. We may also disclose your personal information to external associates and service providers who assist us to market our products and services.

If, at any time, you do not wish to receive this information, you may contact us with this request.

## When We Disclose Your Personal Information?

We may disclose your personal information to the organisations described below.

- ▶ Our Authorised Representatives.
- ▶ The product issuers of products and services that you acquire, vary, or dispose of, using our assistance.
- ▶ Our external service providers.
- ▶ Your professional advisers as authorised by you.
- ▶ Our regulators.

For example, information may be disclosed to the following parties:

- ▶ Product issuers for the purpose of giving effect to the recommendations made by us, and other organisations who support the products and services we offer.
- ▶ Other parties involved in the administration of your financial products or insurance cover (e.g., custodians, credit reporting bodies, actuaries, call centres, mail houses, product registries, any persons who propose to guarantee (or have guaranteed) repayment of any credit provided to you, claims assessors etc).
- ▶ Other professional advisers, including your solicitor or accountant as authorised by you.
- ▶ Our external service providers (e.g., IT providers, professional advisers, and contractors).
- ▶ Government and regulatory authorities and other organisations, as required or authorised by law.
- ▶ Any person considering acquiring, or acquiring, an interest in our business.

## Government Related Identifiers

Although in certain circumstances we are required to collect government identifiers such as your tax file number, Medicare number or pension card number, we do not use or disclose this information other than when required, authorised by law or unless you have voluntarily consented to disclose this information to any third party.

## Cross-Border Disclosure of Personal Information

We may transfer personal information to related bodies corporate or external service providers in locations outside Australia (including, but not limited to, the United States, Taiwan, Singapore, Finland, Belgium, and Ireland) in the course of storing that information and when using or disclosing it for one of the purposes referred to above. When transferring personal information to foreign jurisdictions, we take reasonable steps to ensure the overseas recipient does not breach the Australian Privacy Principles in relation to the information.

## Access to Your Personal Information

You can request us to provide you with access to personal information we hold about you by sending us an email: [info@mfpsolutions.com.au](mailto:info@mfpsolutions.com.au) (no spam please) or writing to us at **18 Norfolk St, Fremantle WA 6160** with your request stating your advisers name and the information you require. We will respond within a reasonable period after the request is made. Where we provide you access to such information, we may charge a reasonable fee to cover our costs. We will disclose the amount of such costs to you prior to providing you with the information.

## Dealing with Us Anonymously

You can deal with us anonymously, or using a pseudonym, where it is lawful and practicable to do so. For example, if you telephone MFP Solutions Pty Ltd requesting our postal address.

## Accuracy & Correction

To enable us to keep our records properly, please notify us if you believe that any information, we hold about you is inaccurate, incomplete, or out of date and we will take reasonable steps, in the circumstances, to ensure that it is corrected. You can notify us by sending us an e-mail: [info@mfpsolutions.com.au](mailto:info@mfpsolutions.com.au) (no spam please) or writing to us at **18 Norfolk St, Fremantle WA 6160**.

## Our website

When you visit our website, we may collect certain information such as browser type, operating system, website visited immediately before coming to our site, etc. This information is used in an aggregated manner to analyse how people use our website and to improve our website.



## Cookies

We use cookies on our website. Cookies are small data files that are downloaded from our website and stored on your computer when you visit our website. Cookies are used to allow us to see which pages and information is of most interest to visitors to our website, which in turn enables us to improve our offerings to our customers. Your computer's web browser will allow you to configure your computer to refuse to accept cookies. You can also delete cookies from your computer's hard drive at any time. However, please note that doing so may negatively impact your experience on our website.

## Third Party Sites

Our website has links to other websites that are not owned or controlled by us. We are not responsible for these sites or the consequences of you going on to those sites, except as required by law. Use of link to third party websites is entirely at your own risk.

## Our Security Procedures

MFP Solutions Pty Ltd takes your privacy and the privacy of its associated entities and their clients very seriously. We will take reasonable steps in the circumstances to protect any personal information you provide to us from misuse, interference or loss and unauthorised access, modification, and disclosure. We will also de-identify and destroy the personal information we hold about you once our legal obligations cease. Our security procedures are reviewed from time to time, and we update them when relevant.

However, please be aware that the transmission of data over the Internet is never guaranteed to be completely secure. It is possible that third parties not under the control of MFP Solutions Pty Ltd may be able to access or intercept transmissions or private communications without MFP Solutions Pty Ltd's permission or knowledge. MFP Solutions Pty Ltd takes all reasonable steps, in the circumstances, to protect your personal information. However, we cannot ensure or warrant the security of any information you transmit to us. Such transmissions are done at your own risk.

## Data Breach Notification

Under the Privacy Amendment (Notifiable Data Breaches) Act 2017 (Cth), MFP Solutions Pty Ltd is required to give notice to the Australian Information Commissioner (**OAIC**) and affected individuals of an "eligible data breach". This means that if we hold personal information about you, and there is unauthorised access to or disclosure of your personal information, and if you, as the "affected individual" would be likely to suffer serious harm from this access or disclosure, we must notify both you and the OAIC.

"Serious harm" could include identity theft, threats to physical safety, economic and financial harm, harm to reputation, embarrassment, discrimination, or harassment. The test is whether a "reasonable person" would expect you to suffer serious harm.

If you are likely to suffer serious harm from a data breach, we will notify you of:

- ▶ the nature of the eligible data breach (i.e., how the information was accessed or disclosed).
- ▶ the type of information that was accessed or disclosed.
- ▶ the steps that we have taken to control or reduce the harm, and those that we plan to take.
- ▶ any assistance we can offer you, such as arranging for credit monitoring.
- ▶ anything that we can suggest you can do to assist yourself or mitigate the harm.
- ▶ whether the breach has also been notified to the OAIC.
- ▶ how you can contact us for information or to complain; and
- ▶ how to make a complaint with the OAIC.

We will notify you using the same method that we usually use to communicate with you. If it is not practicable for us to notify you personally, we will email the notification.

There are some circumstances in which we do not have to notify you of a data breach. These include:

- ▶ where we have taken remedial action before any serious harm has been caused by the breach.
- ▶ if you have been notified of a breach by another entity.
- ▶ if notification would be inconsistent with Commonwealth secrecy laws; or
- ▶ where the Commissioner declares that notification does not have to be given.

Depending on the nature of the breach and the harm, we will also consider informing other third parties such as the police or other regulators or professional bodies.

## Identifiers

We will not adopt as our own, any government identifiers you may provide to us such as TFNs etc.

## Changes to our Privacy Policy

This information relates to our current Privacy Policy. From time to time, we may vary this policy for any reason. We will email any changes to you. By continuing to provide us with your information, you confirm your acceptance of these changes.

## Complaints Resolution

MFP Solutions Pty Ltd is committed to providing a fair and responsible system for the handling of complaints from parties whose personal information we hold. If you have any concerns regarding the way, we have handled your privacy, please send us an e-mail at [info@mfpsolutions.com.au](mailto:info@mfpsolutions.com.au) or write to us at **18 Norfolk St, Fremantle WA 6160**. We will address any concerns you have through our complaints handling process and we will inform you of the outcome of your complaint within a reasonable timeframe. However, if after receiving our response, you still consider that your privacy complaint has not been resolved, you may refer your concerns to the Office of the Australian Information Commissioner at [www.oaic.gov.au](http://www.oaic.gov.au)

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**Issued by: MFP Solutions Pty Ltd**  
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