

Supplementary Financial Services and Credit Guide

Issue date: Wednesday 10 April 2019

This Supplementary Financial Services Guide (SFSG) supplements our Financial Services and Credit Guide (FSCG), version number 6.1. This SFSG needs to be read together with that (FSCG).

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Our referral arrangements

We may receive payments to refer you to other service providers. These amounts do not involve additional costs and will be disclosed in your statement of advice. Our current referral arrangements are detailed below:

Provider	Services	Payment arrangement
Morgan Stanley Smith Barney No relationship	Share/Securities Transactions	Advice and/or execution of share/securities transactions. No referral fees are paid to Duncan Financial Advisers Pty Ltd
DFA Financial Pty Limited Directors of Duncan Financial Advisers Pty Ltd are Directors of DFA Financial Pty Limited Accounting Services	Accounting Services	We have a referral arrangement with DFA Financial Pty Limited through which we refer clients of DFA Financial Pty Limited trading as DFM Financial Group Accounting. If you are referred to DFM Financial Group Accounting there are no referral fees paid.

Where you have been referred to us by someone else, we may pay them a fee, commission or some other benefit in relation to that referral. Our current referral arrangements are detailed below:

Provider	Payment arrangement
Corporation One Accounting Services No relationship	0.50% of upfront commission or part of the fee paid by the Licensee. For example, if we receive \$1,000 upfront commission or fee for services from the Licensee, we will pay Corporation One \$0-\$500 referral fees.
Tharnar Singh, Accountants and Tax Agents No relationship	We have a referral arrangement with Tharnar Singh, Accountants and Tax Agents through which Tharnar Singh, Accountants and Tax Agents refer clients to us for financial advice. If you are referred to us by Tharnar Singh, Accountants and Tax Agents there are no referral fees paid.
DFA Financial Pty Limited Directors of Duncan Financial Advisers Pty Ltd are Directors of DFA Financial Pty Limited Financial Services	We have a referral arrangement with DFA Financial Pty Limited trading as DFM Financial Group Accounting through which DFM Financial Group Accounting refer clients to us for financial advice. If you are referred to us by DFM Financial Group Accounting there are no referral fees paid.