



FINANCIAL SERVICES GUIDE

It is important that you read this Financial Services Guide, it contains information that will help you decide whether to use any of the financial services offered by Zinc Wealth.

Version No: 1.2

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This Financial Services Guide (FSG) contains important information about the following:

- Who is Zinc Wealth Pty Ltd
- What financial services and products we provide
- Documents you may receive
- How we are remunerated
- How complaints are resolved

Not Independent

Zinc Holdings Pty Ltd ABN 87 679 898 518 receives commission payment on Life Insurance Products. This allows us to advise and place your insurance without charging you, the client, directly but rather receiving remuneration from product issuers. By doing this we are not allowed to use the words Independent, Impartial or Unbiased when describing our business. For more information on this please ask your adviser.

Who is Zinc Wealth?

Zinc Wealth Pty Ltd Trading as Zinc Wealth ABN 85 616 916 851 (referred to in this document as “Zinc”, “we”, “our” or us). Zinc Wealth aims to provide you with quality financial advice using a wide choice of products and services.

Zinc Wealth is a Corporate Authorised Representative (CAR No. 1252146) of Zinc Holdings Pty Ltd ABN 87 679 898 518

About our Licensee

Zinc Holdings Pty Ltd ABN 87 679 898 518 (referred to in this document as “Zinc Holdings”).

Australian Financial Services Licensee (AFSL) No. 564771.

Registered Office: Suite 6, 618 Ruthven Street, TOOWOOMBA QLD 4350

Who is my adviser?

Your adviser is Zinc Wealth. If you do not wish to receive personal advice, we may still act on your behalf by carrying out your instructions. If you do not obtain advice, you face the risk of that the financial product(s) you select will not fully take into account your financial objectives, situation or needs.

Zinc Wealth is responsible to you for the actions of its employees and representatives. However, Zinc Wealth is not responsible to you for the services provided by any third party, including other financial services providers.

What financial services and products we provide?

Through our AFSL, Zinc Wealth is able to provide Financial Advice in the following areas:

- Basic deposit products
- Strategic Planning
- Investments, including Share trading
- Estate Planning
- Social Security
- Wealth Creation and Protection
- Margin Lending
- Superannuation (including Self-Managed Super)
- Personal and business risk insurance
- Retirement Planning
- Salary Packaging
- Gearing strategies

An adviser or representative of Zinc Holdings may only be licensed to provide advice in some of the above areas. Please refer to the Authorised Representative Certification which details those areas in which the Adviser is authorised to advise in.

Services we are not responsible for

Zinc Wealth are only responsible (together with your adviser) for services offered by Zinc and not in any other capacity including as an accountant or tax agent, such as:

- Taxation and accounting services;
- Banking services;
- Business or legal advisory services and referrals;
- Real estate services
- Advice on unlisted or private companies and investments, private development funds, franchises, high yield debentures, direct property, property syndicates, solicitor's or other mortgage schemes, derivatives,

general insurance, direct international shareholdings or any products that only require disclosure using an information memorandum.

Approved Products

Advice provided by Zinc Wealth is limited to an approved product list (APL) and services determined by independent research. As part of our quality control Zinc Wealth Authorised Representatives are only able to recommend products from the APL. If you hold a product outside of our APL, you must consider whether costs involved in changing those products outweigh the benefit or whether that product is appropriate to your financial situation.

Relationship with Financial Product Providers

Zinc Wealth operates under the AFSL of Zinc Holdings Pty Ltd ABN 87 679 898 518, allowing us the flexibility to provide needs based advice using appropriate products and structures. Zinc Wealth has no formal relationship with product providers whereby we may receive value based incentives or soft-dollar payments exceeding \$300.

However, from time to time Zinc Wealth may accept educational or hospitality benefits, marketing materials or other professional development support not related to business volume. Where Zinc Wealth receives such benefits a record will be kept in our Alternative Remuneration Register.

Documents you may receive

Statement of Advice (SoA)

If your adviser provides personal advice tailored to your personal 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)

On an ongoing basis an RoA will be provided instead of an SoA where there have been no significant changes in your personal circumstances or where the basis of the advice in the SoA has not been significantly changed by a change in your circumstances. You are entitled to request a copy of the RoA at any time within 7 years after the advice was provided.

Product Disclosure Statement (PDS)

You will receive a PDS if your adviser recommends a financial product or offer 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.

How you can give instructions

You may provide instructions to Zinc Wealth by post, email, or telephone (call or text). Our contact details are on the front of this Financial Services Guide. Your instructions will be recorded in a RoA as detailed above.

How are we remunerated?

Before the provision of any advice or service, your adviser will outline for your approval any fees that will apply, based on:

- A flat dollar amount;
- A percentage of the amount of invest;
- An hourly rate; or
- A combination of some or all of the above.

This can be paid in the following ways:

- As a fee for advice that will be deducted from your investments as a one-off payment or in installments;
- By direct invoice from us;
- Via commissions we may receive from a financial product provider when you commence an insurance contract or loan;
- Securities transaction fee;
- Direct Debit of your nominated bank account; or
- A combination of some or all of the above.

We will provide you with the details of all fees, commissions or other benefits that we may receive when we provide an SoA to you and, where possible, we will give dollar amounts. Where we can't, we will provide worked examples.

Zinc Wealth receives 100% of fees and commissions paid by its clients and pays Zinc Holdings Pty Ltd ABN 87 679 898 518 a Licensee Fee.

Referrals

If you have chosen to use us based on a recommendation from a third party, the third party may receive a fee, commission or other benefit. If applicable, the benefit will be disclosed in your SoA.

How commissions, fees and other costs are calculated

Initial Meeting	An initial meeting, during which general discussions are held and no advice is provided, is free-of-charge.
Strategic Advice Fees	For personal financial, or strategic, advice Zinc Wealth and our advisers generally operate on an annual fee for service arrangement. The annual fee will be individually agreed between yourself and the Adviser and will be dependent on the complexity of the advice provided.
Implementation Fees	Implementation fees may be charged for the implementation of strategic and/or investment advice. This fee is limited to a maximum 2.0% of the dollar amount you are investing. For example, if you were investing \$100,000 this fee would be limited to a maximum \$2,000. This fee can be agreed between you and your Adviser.
Insurance Commissions	Our fee will be based on commission payable from the product provider. This may be up to 66% of the annual premium and up to 33% of the ongoing annual premium. For example, if your annual premium was \$1,000, we would receive \$660 up front and up to \$330pa each year thereafter.

Securities Transaction Fee	For the facilitation of listed securities transactions, our standard securities transaction fee is 1.1% of the total value of any transactions undertaken when we buy or sell securities. This is subject to a minimum cost of \$110. For example, if you bought \$10,000 of BHP shares the securities transaction fee would total \$110.
Other Fees & Commissions	Hourly Rate: where we have agreed to an hourly rate, this fee will be calculated at the hourly rate of \$330/hr.

Please note: all fees and commissions outlined in this profile are inclusive of GST.

What to do if you have a complaint?

If the level of service or quality of advice provided by your Adviser fails to meet your expectations, you can contact us by following these steps:

- Step 1** Contact your adviser to see if your complaint can be resolved.
- Step 2** If not satisfactorily resolved within 5 business days, please lodge a written complaint to:
- Complaints Resolution Manager
Zinc Holdings Pty Ltd
Suite 6,618 Ruthven Street QLD 4350
- Alternatively, you can call 07 4688 8000 and ask to speak to the Complaints Resolution Manager. We aim to promptly resolve complaints at step 1 or 2.
- Step 3** If a satisfactory outcome is not reached within 30 days you have the right to make a complaint, free of charge, to the Australian Financial Complaints Authority (AFCA) on 1800 931 678 or at www.afca.org.au. Our AFCA Member number is 113229.

Information about your rights can also be obtained from ASIC on 1300 300 630.

How do we protect your privacy?

Zinc Wealth is committed to ensuring the confidentiality and security of your personal information, including your sensitive and credit information. Information acquired by Zinc in the course of providing services will not be disclosed to other parties without your express consent, except as required by law or professional obligation. Information may be stored on servers based in Australia or overseas. For further information, our full Privacy Policy is available online at www.zincwealth.com.au or available in printed form upon request.

Professional Indemnity Insurance

Zinc Wealth has Professional Indemnity Insurance in line with legislative requirements. This includes coverage for claims in relation to the conduct of current advisers and advisers who are no longer authorised by Zinc (but were at the time of any relevant claim). If you would like further information, please contact us.

Your Financial Adviser

Your adviser will be acting on behalf of Zinc Wealth when providing the financial services offered in this FSG and is authorised to issue this FSG with their profile attached. Zinc Wealth, as an authorised representative of Zinc Holdings Pty Ltd ABN 87 679 898 518 (AFSL No.564771) are responsible for the advice and financial services provided to you except as set out in the previous "Services we are not responsible for" section.

Nick Rundle (BCOM, GDipFP)

Nick is an Authorised Representative (No. 290136) of Zinc Holdings Pty Ltd ABN 87 679 898 518 and is based in Toowoomba. Nick is a salaried employee of Zinc Wealth. As a director of the business Nick is entitled to a share of the profits.

With over 11 years of dedicated experience in the financial services industry, Nick is committed to helping clients navigate the complexities of their financial journeys. Nick combines deep industry knowledge with a passion for empowering clients to achieve their financial goals. Whether you're planning for retirement, managing wealth, or seeking guidance on investments, Nick brings a tailored approach to every client relationship, ensuring you feel confident and informed every step of the way.

Nick attained a Bachelor of Commerce majoring in accounting, has a Graduate Diploma of Financial Planning, is Derivatives Accredited to Level 2 and a Certificate IV in Mortgage Broking.

Nick is authorised to provide advice in the following areas:

- Deposit & Payment Products
- Debentures, stocks and bonds
- Life (Insurance) products
- Managed Investment Schemes
- Standard Margin Lending facilities
- Superannuation (including Self-Managed Super)
- Retirement savings accounts

Timothy Fanning (BCOM, GDipFP)

Timothy is an Authorised Representative (No. 1306363) of Zinc Holdings Pty Ltd ABN 87 679 898 518 and is based in Toowoomba. Timothy is a salaried employee of Zinc Wealth.

With six years' experience in the financial services industry, including the past two years as a Financial Adviser. Timothy focuses on helping clients make sense of their financial position by providing clear advice and practical strategies tailored to their individual circumstances. Timothy places a strong emphasis on education, ensuring clients understand their options and feel comfortable with the decisions being made. He works alongside clients to support both their financial objectives and broader life goals, offering guidance across all stages of their financial journey.

Tim has attained a Bachelor of Commerce and has also completed a Graduate Diploma of Financial Planning. Tim has also completed his aged care specialist accreditation.

Tim is authorised to provide advice in the following areas:

- Deposit & Payment Products
- Debentures, stocks and bonds
- Life (Insurance) products
- Managed Investment Schemes
- Retirement savings accounts
- Securities
- Superannuation (excl. SMSF)

Want more information?

For more information about Zinc Wealth's Financial Services offering, please call the team on 07 4688 8000 or email info@zincwealth.com.au