



# Financial Services Guide

## Part One

**A wealth of knowledge.  
A world of understanding.**

**HPartners**  
GROUP

## ABOUT US

For over 20 years HPartners Advisers have been helping clients take control and reshape their financial futures.

Our advice and investment philosophies are based on education, research, experience and ongoing support. So, whether you are looking to pay down debt, buy your first home, retire or you want wealth accumulation or wealth protection strategies, we are here to help you now, and we will be there for you in the future. Because we believe, there is no greater wealth in this world than peace of mind.

Hpartners Group also offers a full suite of professional services such as Legal and Accounting.

## INTRODUCTION

This Financial Services Guide (FSG) is issued by Hart Ensole Pty Ltd ABN 99 157 732 379 Australian Financial Services Licence (AFSL) and Australian Credit Licence (ACL) 422555.

This FSG is designed to assist you in determining whether to use any of the services offered by Hart Ensole or its Advisers.

### This FSG contains information about:

- Hart Ensole, who as the Licencee, is responsible for the financial services.
- Your Financial Adviser.
- The financial services and products your Adviser can provide.
- How Hart Ensole, your Adviser and other related parties are paid for the financial planning services provided to you.
- Any associations or relationships that could create potential conflicts of interest.
- Details of who to contact should you have a complaint.

## AUTHORISED REPRESENTATIVE PROFILE

This FSG must be read in conjunction with Part Two as it forms part of this FSG. It provides detailed information about your Adviser such as their contact details, referral sources and the types of financial products they can advise and deal in. Please retain both Part One and Part Two for your reference.

## OUR SERVICES AND ADVICE

At HPartners, our focus is on helping you to successfully invest for your future.

We recognise that every client is different with different investment needs, so we tailor individual solutions. However, every tailored solution is built on a solid investment framework and core philosophy.

### Our services include:

- Financial planning
- Investment advice and management
- Wealth creation and savings
- Pre and post-retirement planning
- Cashflow and capital projections
- Superannuation
- Self managed super funds

- Risk and insurance analysis
- Wealth protection and insurance
- Estate planning
- Centrelink
- Business succession
- Key person and partnership insurance
- Mortgage management and debt reduction
- Margin lending
- Finance

HPartners Advisers offer a range of insurance, investment, debt reduction, superannuation and retirement strategies and products. Please refer to Part Two of this FSG for the services which your Adviser is authorised to provide.

HPartners Advisers act for you and not any life insurance company, fund manager, institution or bank.

## LACK OF INDEPENDENCE

Because HPartners receives commissions from life insurance companies, neither it nor its Advisers are independent, impartial or unbiased. The Corporations Act states that if a licensee receives commissions from a product insurer it cannot claim to be independent, impartial or unbiased.

## WHAT INFORMATION DO YOU NEED TO PROVIDE TO RECEIVE PERSONAL ADVICE?

Before providing personal advice, your Adviser will want to ensure that the advice is appropriate and suitable for your needs. To do so they will need to complete a client questionnaire in order to find out details about your financial position, your financial objectives and lifestyle goals.

The information provided will be assessed by your Adviser to assist them in providing appropriate advice.

You have the right not to divulge this information should you not wish to. If so, the advice may not be as suitable for your needs and objectives and this should be taken into account before acting on the advice.

You should read any warnings contained in the client questionnaire and advice documents carefully before making any decision relating to a financial strategy or product. If you do not understand these risks you should ask your Adviser to explain them to you.

As a financial service provider, we have an obligation under the Anti-Money Laundering and Counter Terrorism Finance Act to verify your identity and the source of any funds. This means that we will ask you to present identification documents such as passports and driver's licence. We will also retain copies of this information. We assure you that this information will be held securely. We cannot provide you with services if you are unwilling to provide this information.

## PRIVACY POLICY

HPartners and your Adviser are committed to complying with a privacy policy to protect the privacy and security of your personal information. A copy of our Privacy Policy has been included with this Financial Services Guide, for your reference. If you wish to obtain an additional copy, please contact your Adviser.

## OTHER DOCUMENTS YOU MIGHT RECEIVE

You may receive the following documents to help you make an informed decision on any financial strategy or recommended financial product.

### STATEMENT OF ADVICE (SOA)

Because each client has individual needs which affect the structure and detail of their financial situation, the disclosure of all benefits, commission or fees specific to your arrangements will be provided to you in the Statement of Advice (SoA) document. This document will confirm the financial advice being given and the basis that advice has been developed. It will also include a disclosure of all benefits and potential conflicts of interest that you need to be aware of to make an informed decision.

### RECORD OF ADVICE (ROA)

If we provide further financial advice to you, and that further advice is related to the advice we provided to you in a Statement of Advice and your personal circumstances have not changed, a Record of Advice (RoA) will be used. The RoA will be communicated to you and/or will be added to your file and you may request a copy at any time up to 7 years from the date we gave that further advice to you. You can request the ROA by contacting your Adviser or HPartners in writing, by telephone or by email.

### PRODUCT DISCLOSURE STATEMENT (PDS)

If we recommend a financial product, you will be provided with a Product Disclosure Statement (PDS).

The purpose of the PDS information is to explain to you all the features, benefits, fees and risks. It is therefore imperative that you read and understand any PDS provided by your Adviser before you make any decisions relating to a financial product recommendation.

### YOUR INSTRUCTIONS

You may specify how you would like to give us instructions, for example, by email, telephone, fax or other means. These instructions and any changes to these instructions should be provided in writing to us. In ensuring your interests are always protected, we require your ongoing instructions and authority before we can proceed with any implementation. In most cases, we will require you to provide us with a signed or expressed authority before we can proceed.

### ONGOING SERVICE

To help ensure that you have peace of mind we suggest that you take advantage of our ongoing service offering.

This service is customised to suit your needs and will often include an annual review as well as regular reports on investment performance. The review service is designed to ensure that your investment continues to meet your goals within any legislative changes, market changes and/or changes to your personal circumstances or requirement.

### FEE DISCLOSURE STATEMENTS & ANNUAL CONSENT

A Fee Disclosure Statement (FDS) will be issued to you in instances where you have entered into an Ongoing Fee Arrangement with your Adviser for a period greater than 12 months.

The FDS will contain information about the services you were entitled to receive, the services you received, and the fees you paid during the preceding 12 months. It will also contain information about the services you can expect to receive and ongoing fees to be paid in the next 12 months.

Where you have entered into an Ongoing Fee Arrangement for a period greater than 12 months, your consent to continue the Ongoing Fee Arrangement must be renewed annually.

This renewal requires you to elect to renew or terminate the ongoing fee arrangement for ongoing advice and services provided, and to notify your Adviser of this election within 120 days of the anniversary of your agreement.

### WHO IS YOUR FINANCIAL ADVISER?

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

### FEES AND CHARGES

HPartners Advisers are able to receive payment for their services in a number of ways.

Below is a guide as to how fees and commissions may be charged. Specific information on your Adviser's fees and charges can be found in Part Two of this FSG. All fees and charges will be disclosed in the SOA, ROA and/or PDS.

Your Adviser will discuss both the rate and method of payment with you before any financial services are provided, and will confirm any ongoing fees payable and the related services with you, each year.

### FEE FOR SERVICE

We may charge a fee for the provision of advice and/or implementation of recommendations. Depending on your circumstances and the complexity of the work involved, this fee may be a fixed dollar amount, a percentage rate based on the value of your proposed investment portfolio, an hourly rate for time spent providing the services, or a combination of these.

### COMMISSIONS

Commissions may be paid from a product provider to Hart Ensole. Product providers may pay Hart Ensole commission in association with the placement of the recommended products. Generally the initial commission will be paid at the time you obtain the financial product with ongoing commissions paid during the life of the product.

#### Goods and Services Tax (GST)

All financial payments, commissions, and fees are subject to GST.

### ALTERNATE REMUNERATION ARRANGEMENTS

Full details of remuneration and other payments are disclosed to you at the time of any advice.

Also, all Advisers are required to keep a register of Alternative Remuneration which shows any payment other than cash which may be received by them from product providers. This register is available for inspection with 7 days' notice.

You should be aware that where you have been referred to the Adviser, or where we refer you to another service provider, the referring party may receive a referral fee, commission or non-monetary benefit as a consequence of the products or services you purchase. Complete details of any such fee will be disclosed at the time of your advice i.e. in your advice document.

#### HPARTNERS BRISBANE OFFICE

16 Manning St, South Brisbane QLD 4101  
PO Box 5011, West End QLD 4101

P 1300 656 260 E hello@hpartners.com.au

#### HPARTNERS TOOWOOMBA OFFICE

2/12 Prescott St, Toowoomba City QLD 4350  
PO Box 839, Toowoomba BC 4350

P 1300 656 260 E hello@hpartners.com.au

## WHAT HAPPENS IF I HAVE A COMPLAINT

HPartners is serious about providing a quality service and is a member of the Australian Financial Complaints Authority Limited (AFCA). AFCA has been legislated as the sole External Dispute Resolution service for Financial Services.

If you have any complaint about the service provided to you, you should take the following steps.

1. Contact your Adviser and tell them about your complaint.
2. Your complaint will be referred to the Head of Compliance and you will receive an acknowledgement of your complaint within 1 business day.
3. If you still do not get a satisfactory outcome within 30 calendar days, you can lodge a complaint with AFCA:
  - i. Online - <https://www.afca.org.au/make-a-complaint/>
  - ii. Phone – 1800 931 678
  - iii. Email - [info@afca.org.au](mailto:info@afca.org.au)
  - iv. Mail - GPO Box 3, Melbourne, VIC 3001

The complaints service is free of charge to you. In the event it is ever necessary, HPartners holds a Professional Indemnity Policy that meets the requirements s.912B Corporations Act 2001. The Policy includes coverage for the advice given by your Adviser whilst a HPartners Adviser even if they are no longer authorised by HPartners or have left the industry.

*This Financial Services Guide was prepared and issued by Hart Ensole Pty Ltd (AFSL & ACL No 422555) trading as HPartners. Version 11 / 1 April 2022*

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PO Box 839, Toowoomba BC 4350

P 1300 656 260 E [hello@hpartners.com.au](mailto:hello@hpartners.com.au)

# Our Qualified Financial Planner

## Part Two

### Natalia Hartmann

Dip. FP, Cert IV Finance/Mortgage

Natalia Hartmann has been providing advice since 2006. She holds the Diploma of Financial Planning and Certificate IV Finance/Mortgage and is currently completing a Masters in Financial Planning.



Corporate Authorised Representative Name	HPartners Investments Pty Ltd
Australian Company Number	611 871 982
Corporate Authorised Representative Number	1241380
Authorised Representative Name	Natalie Marie Hartmann
Authorised Representative ASIC Number	307249
Business Address	Unit 2/12 Prescott Street, Toowoomba QLD 4350 16 Manning Street, South Brisbane QLD 4101
Postal Address	PO Box 839, Toowoomba QLD 4350 PO Box 5011 West End QLD 4101
Telephone	1300 656 260
Email	nat@hpartners.com.au
Web	www.hpartners.com.au

**A wealth of knowledge. A world of understanding**

## Natalia Hartmann

Dip. FP, Cert IV Finance/Mortgage

**NATALIA OPERATES UNDER HPARTNERS INVESTMENTS PTY LTD, A CORPORATE AUTHORISED REPRESENTATIVE OF HART ENSOLE, AND IS AUTHORISED TO PROVIDE GENERAL AND PERSONAL ADVICE ON THE FOLLOWING PRODUCTS:**

- Managed funds and exchange traded funds
- Life insurance (risk and investment products)
- Government debentures, stocks and bonds
- Deposit products
- Retirement savings and superannuation
- Securities
- Self managed super funds
- Debt reduction strategies
- Margin lending

### REMUNERATION

Hart Ensole collects all fees and commissions for the HPartners Group and passes on 100% of fees and commissions to the Corporate Authorised Representative after an amount has been retained for expenses.

The Corporate Authorised Representative then passes on between 0-100 % of the remuneration to the relevant Authorised Representative who provided the service.

Hart Ensole receives all remuneration paid upon the provision of services by Natalia and under contract pays HPartners 100% of the amounts received. HPartners then pays Natalia a combination of salary and/or a percentage of remuneration.

### OVERVIEW OF REMUNERATION TYPES

Hart Ensole may be remunerated through a combination of fees (hourly, flat and asset based) and commissions for advice, implementation and ongoing services provided.

Details of any remuneration will be fully disclosed within the Statement of Advice (SOA) provided and fully agreed to by you, prior to proceeding. Remuneration may include the following various fee types:

- a) Statement of Advice Fees
- b) Advice Implementation Fees
- c) Ongoing Advice Service Fees
- d) Ongoing Administration Service Fees
- e) Insurance Commissions
- f) Hourly Advice Fees of \$440.00 including GST

You will be invoiced directly for the abovementioned 'Fees' and may elect to pay Hart Ensole directly, or have these deducted from your investments, where applicable. Alternatively, in some circumstances where the advice relates to superannuation and meets the sole purpose test, this fee may be charged through your superannuation account.

### ADVICE & IMPLEMENTATION FEES

Fees may be charged for the provision and implementation of advice. Statement of Advice and Advice Implementation Fees may range from \$440 to \$3,500 and \$330 to \$5,500 respectively, depending on the circumstances and the complexity of the work involved.

### ONGOING SERVICE FEES

Ongoing Service Fees may include both an Ongoing Advice Service Fee and an Ongoing Administration Service Fee, and may either be fixed price or asset based, depending on the circumstances.

The relevant services available to you in relation to the ongoing service fee will be outlined in the SOA provided.

Ongoing services fees may range from \$330.00 to \$5,500 for ongoing advice services and \$110.00 and \$5,500 for ongoing administration services, depending on the circumstances and the complexity of the work involved.

### LIFE INSURANCE COMMISSIONS

For insurance risk products, your Adviser or their company will receive upfront commission up to 66% (including GST) on the annual premium, paid by the product providers. This is a one-off, upfront payment and is not an additional cost to you.

Your Adviser or their company will also receive an ongoing commission (or trail commission) for insurance up to 22% (including GST) paid by the product provider out of the revenue the product provider earns. This commission is also not an additional cost to you and is payable for the length of time the product remains in-force.

For example, if the annual insurance premium is \$500 p.a. (including GST), your Adviser or their company may receive a maximum of \$660 (including GST) as an initial commission payment. Assuming the premium stays the same each year, your Adviser or their company may receive a maximum of \$110 p.a. (including GST) as an ongoing (trail) commission.

All fees and commissions are fully disclosed in our advice documentation and service agreements. Any changes to these fees and commissions will be disclosed to you at the time of further advice, a review of service agreement, or in additional product material.

### DISCLOSURE

HPartners (CAR No. 1241380) is a Corporate Authorised Representatives of Hart Ensole (AFSL number 422555) trading as HPartners.

# Privacy Policy

## Part Three

### PRIVACY DISCLOSURE STATEMENT

In order to comply with the requirements of the Privacy Act 1998 (Cth) and the Australian Privacy Principles, we are required to advise you that Hart Ensole, registered office 16 Manning Street, West End, AFSL and ACL #422555 ABN 99 157 732 379, holds personal information about you. The information has been, and will continue to be, collected by us for the purpose of providing you with financial planning advice.

We are required, pursuant to the Corporations Act and certain regulations issued by The Australian Securities and Investment Commission, to collect information about you for the purpose of providing you with our services. If you do not provide us with the information requested by us, we may not be able to provide you with the services you require of us.

We will from time to time disclose information about you to our representatives, other professionals including those within the HPartners Group, insurance providers, superannuation trustees and product issuers in connection with our services. We may disclose your personal information to external service suppliers (e.g. lawyers) for the purpose of providing you with products or services that you may need or that might be of interest to you. You will be deemed to have consented to our use of such information in this manner, unless we are notified otherwise. In the event we consider it necessary to use or disclose information about you for purposes other than those detailed above, or related purposes, we will seek your consent. You are entitled to obtain access to the information which we hold about you by calling the Privacy Manager on 1300 656 260.

### HPARTNERS PRIVACY POLICY

HPartners and its associated entities (for a full list refer to HPartners Financial Services Guide) abides by the Australian Privacy Principles under the Privacy Amendment (Enhancing Privacy Protection) Act 2012 (Cth). A summary of the Australian Privacy Principles is available by contacting our office.

### COLLECTION OF PERSONAL INFORMATION

As a financial planning organisation we are subject to certain legislative and regulatory requirements which necessitate us obtaining and holding detailed information which personally identifies you and/or contains information or an opinion about you ("personal information" and "sensitive information"). Our ability to provide you with a comprehensive financial planning and advice service is dependent on us obtaining certain personal information or

sensitive information about you, including:

- ID information including names, addresses, phone, email address;
- personal details including date of birth, associated entities, visa and residency status;
- financial details including TFN, financial needs and objectives;
- details of your current financial circumstances, including your assets and liabilities (both actual and potential), income, expenditure, insurance cover and superannuation;
- investment preferences including past experience and risk preference;
- health information including personal and family medical history, smoking status, lifestyle pursuits;
- occupation details including employment history, employment circumstances, family commitments and social security eligibility;
- relationship details including marital status, sexual orientation and estate planning details;
- other information we think is necessary.

Failure to provide to us the personal information referred to above may expose you to higher risks in respect of the recommendations made to you and may affect the adequacy or appropriateness of advice we give to you.

We will not collect any personal information about you except when you have knowingly provided that information to us or authorised a third party to provide that information to us. Where we receive unsolicited personal information about you, we will check whether that information is reasonably necessary for our functions or activities. If it is, we will handle this information the same way we do with other information we seek from you. If not, we will destroy the information or ensure that the information is de-identified.

Generally, collection of your personal information will be collected in either face to face interviews, over the telephone or by way of an online client engagement form. From time to time additional and/or updated personal information may be collected through one or more of those methods.

From time to time and if necessary to do so, we may collect information about you from other sources. Instances pertaining include:

- reliance on publicly available information to update your contact details when uncontactable;
- information that is required from other sources to assess an insurance application you make

through us;

- the checking of security you are offering through public register and our service providers;
- at your request, we exchange information with your legal or financial advisers and other representatives.

We will only collect, maintain and use personal information about you if it is necessary for us to provide adequate financial planning advice to you.

### LINKS TO THIRD PARTIES

Some of the pages on our websites may be hosted by third parties. If personal information is collected from one of those pages and provided to us, we will treat that information in accordance with this Privacy Policy as if it was collected directly by us.

Some of our web sites contain links to third party web sites that are not operated or controlled by us. Please note that we cannot be responsible for the privacy or security practices of those third party web sites and those sites are not covered by this Privacy Policy. Third party web sites should have their own privacy and security policies, which we encourage you to read.

### HOLDING OF PERSONAL INFORMATION

Your personal information is stored in different ways, including paper and electronic form and is generally held in your client file. Information may also be held in a computer database.

The security of your personal information is important to us and at all times we seek to ensure that personal information collected and held by us is protected from misuse, loss, unauthorised access, modification or disclosure. At all times your personal information is treated as confidential and any sensitive information is treated as highly confidential.

### HOLDING OF PERSONAL INFORMATION (CONT.)

In the event you cease to be a client of this organisation, any personal information which we hold about you will be maintained for a period of 7 years in order to comply with legislative and professional requirements.

In the event you cease to be a client of this organisation, but remain a client of any Financial Planner that has moved from Hart Ensole Pty Ltd

to another Australian Financial Services Licensee, any personal information which we hold about you, subject to certain matters being resolved in connection with your continuing financial services, will be made available to that Licensee. You should ensure that the information that we provide at that time is current and relevant financial planning advice.

## USE AND SHARING OF PERSONAL INFORMATION

We will not use or disclose personal information collected by us for any purpose other than:

- the purposes for which it was provided or secondary related purposes in circumstances where you would reasonably expect such use or disclosure; or
- where you have consented to such disclosure; or
- as expressed in this Privacy Disclosure Statement; or
- where the Australian Privacy Principles authorise use or disclosure where required or authorised under law, in circumstances relating to public health and safety and in connection with certain operations by or on behalf of an enforcement body.

We are also obliged pursuant to the Corporations Act to maintain certain transaction records and make those records available for inspection by the Australian Securities and Investments Commission.

We may use the personal information collected from you for the purpose of providing you with direct marketing material such as articles that may be of interest to you, however you may, by contacting us, request not to receive such information and we will give effect to that request. Please allow 2 weeks for your request to be actioned.

We may disclose your personal information to external contractors for the business purposes to ensure compliance with legislative requirements. It is a condition of our agreement with each of our external contractors adopt and adhere to this privacy policy. If you have any concerns in this regard, you should contact us.

In order to ensure that you receive a personal and tailored service, your personal information may be transferred to one of our agents or authorised representatives who will be your primary point of contact with the organisation. It is a condition of our agreement with each of our representatives that they adopt and adhere to this privacy policy. You can be assured that your information will be maintained by any agent or representative in accordance with this policy. If you have any concerns in this regard, you should contact us.

In the event that we propose to sell our business we may disclose your personal information to potential purchasers for the purpose of them conducting due diligence investigations. Any such disclosure will be made in confidence and it will be a condition of that disclosure that no personal information will be used or, disclosed by them. In the event that a sale of our business is effected, we may transfer your personal information to the purchaser of the business.

As a client you will be advised of any such transfer.

Although we don't send personal information overseas you should be aware of the following:

- your personal information may be accessed by our contractors, representatives or agents in other countries, if that becomes necessary to deliver our services to you. This access is via secure internet connection or, in some instances by email;
- from time to time, information may be loaded to the cloud for storage or access through programs such as Dropbox etc; and
- it is possible that suppliers we deal with may outsource functions using overseas contractors or companies that process these services using offshore resources. Where this is a concern to you, we suggest that you carefully read their Privacy Policy to determine the extent to which they send information overseas. These service providers have committed to adhering to the Australian Privacy Principles.

## ACCESSING YOUR PERSONAL INFORMATION

You may at any time request access to your personal information and we will (subject to the following exceptions) provide you with access to that information either by providing you with copies of the information requested, allowing you to inspect the information requested or providing you with an accurate summary of the information held. We will, prior to providing access in accordance with this policy, require you to provide evidence of your identity.

We will give you access to your information in the form you want it where it is reasonable and practical. We may charge you a small fee to cover our costs when giving you access, but we will always check with you first. We are not always required to give you access to your personal information to the extent that:

- providing access would pose a serious threat to the life, health or safety of any individual, or to public health or public safety;
- providing access would have an unreasonable impact on the privacy of other individuals;
- the request for access is frivolous or vexatious;
- the information wouldn't be ordinarily accessible because of legal proceedings;
- it would prejudice negotiations with you;
- providing access would be unlawful;
- denying access is required or authorised by or under law;
- we have reason to believe that unlawful activity, or misconduct of a serious nature, that relates to the entity's functions or activities has been, is being or may be engaged in and giving access would be likely to prejudice the taking of appropriate action in relation to the matter;
- providing access is likely to harm the activities of an enforcement body;
- providing access would harm the confidentiality of our commercial information.

In the event we refuse you access to your personal information, we will provide you with an explanation for that refusal. If you have any concerns, you can complain. See 'Making a Complaint'.

## CORRECTING YOUR PERSONAL INFORMATION

We will endeavour to ensure that, at all times, the personal information about you which we hold is up to date and accurate. In the event that you become aware or believe that any personal information which we hold about you is inaccurate, out of date, incomplete, irrelevant or misleading, you may contact us and provide us evidence of the inaccuracy, outdatedness, incompleteness, irrelevance or misrepresentation and we will, if we agree that the information requires correcting, take all reasonable steps to correct the information.

We will endeavour to respond to any request for access within 30 days depending on the complexity of the information and/or the request. If your request is urgent please indicate this clearly.

If we are unable or do not agree to correct your personal information, we will explain why within five business days of making the decision. If you have any concerns, you can complain. See 'Making a Complaint'.

If we are unable to make corrections within the 30 days or agreed upon time frame we must:

- a) let you know about the delay, the reasons for it and when we expect to resolve the matter;
- b) ask you to agree in writing to give us more time; and
- c) let you know you can complain to the Office of the Australian Information Commissioner.

## MAKING A COMPLAINT

If you wish to complain about any breach or potential breach of this Privacy Policy or the Australian Privacy Principles, you should contact us and request that your complaint be directed to the Privacy Manager.

Your complaint will be considered within 7 days and responded to. It is our intention to use our best endeavours to resolve any complaint to your satisfaction, however, if you are unhappy with our response, you are entitled to contact the Australian Financial Complaints Authority Limited (AFCA):

**Online:** <https://www.afca.org.au/make-a-complaint/>  
**Phone:** 1800 931 678  
**Email:** [info@afca.org.au](mailto:info@afca.org.au)  
**Mail:** GPO Box 3, Melbourne, VIC 3001

## CONTACT US

We care about your privacy. Please contact us if you have any questions or comments about our privacy policy and procedures. We welcome your feedback. You can contact us by:

**P** 1300 656 260      **E** [hello@hpartners.com.au](mailto:hello@hpartners.com.au)

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A world of understanding.

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