

Financial Services Guide: Part One (FSG1)



This document is part one of a Financial Services Guide & must be read in conjunction with Part Two.

This Financial Services Guide (FSG) is issued with the authority of NEO Financial Solutions Pty Ltd ABN 64 141 607 098 Australian Financial Services Licence No.385845 (NEOFS). This FSG is designed to assist you in determining whether to use any of the services offered by NEOFS or its Authorised Representatives. This guide is only complete when you also have Part Two "Authorised Representatives" profile

This FSG contains information about:

- NEOFS, who as the Licensee is responsible for the financial service;
- Your financial adviser;
- The financial planning services & products your financial adviser can provide;
- How NEOFS, your financial adviser & 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.

Who Is NEO Financial Solutions?

NEOFS holds an Australian Financial Services Licence No.385845 (AFSL) issued by the Australian Securities and Investment Commission (ASIC). NEOFS conducts business through a network of financial advisers who are appointed as Authorised Representatives under NEOFS's AFSL. Where NEOFS has appointed a corporate entity as an Authorised Representative, employees of that company who give advice will also be authorised by NEOFS. NEOFS is responsible for the advice and conduct of your NEO 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 2.



Authorised Representative Profile – Part Two

Your financial adviser will be the Authorised Representative listed in Part Two of this FSG. NEOFS's financial advisers act for you & not for any life insurance company, fund manager or bank.

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 & the types of financial products they can advise & deal in. Please retain both Part One and Part Two of the FSG for your reference & any future dealings with NEOFS & your financial adviser.



What Other Documents Might You Receive?

You might receive the following documents to help you make an informed decision on any financial strategy or recommend financial product:

Statement of Advice (SOA) All personal advice provided to you will be outlined in an SOA. The SOA will contain personal advice, the basis on which it is given, details of fees, commissions & information on relevant associations. The SOA is used for initial advice & where further advice is provided that involves a significant change to your personal circumstances.

Record of Advice (ROA) Where subsequent advice is provided that does not involve a significant change 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 has provided advice on a particular product. A PDS will contain the key features of the financial product, significant risks and benefits, and fees associated with the financial product.

What Financial Services & Products Are Available?

NEOFS's is licensed to advise on & deal in the following classes of financial products to both retail & wholesale clients;

- Cash Deposit & Payment Products
- Managed Investments;
- Government Debentures, Stocks & Bonds;
- Securities
- Life Products – Life Risk Insurance Products;
- Self-Managed Superannuation Funds
- Life Products – Investment Life Insurance Products
- Standard Margin Lending Facilities.
- Superannuation, RSA's & Retirement Income Stream Products

What Advice Is Available to You?

NEOFS can provide advice & strategies on the following, but not limited to:

- Budgeting & Cash-flow management.
- Investment & Wealth Creation
- Superannuation & Self-Managed Superannuation
- Pre-Retirement & Retirement Planning
- Debt & Liability Management
- Life & Disability Insurance
- Salary Packaging
- Estate planning
- Social Security / Centrelink

What Initial Services Can Be Provided?

- Identification of financial goals & objectives;
- Collection & analysis of existing personal & financial data;
- Investigation & consideration of possible financial outcomes;
- Strategies & products to assist in meeting goals & objectives;
- Presentation & Implementation of agreed strategy.

What Ongoing Services Can Be Provided?

- Review your strategy at suitable agreed intervals;
- Review whether recommendations remain appropriate in light of any changes; &
- Implementation of any new recommendations made as part of our ongoing service to you.
- You may agree in writing to a more extensive ongoing service.

How Can You Give Us Instructions?

You may specify how you would like to give us instructions. You can give us instructions or information verbally or in writing. In some situations, we will require your instructions to be in writing. We will advise you what

information we need or what documentation we need you to complete & sign.



What Information Should You Provide to Receive Personal Advice?

From the **1st July 2013**, it is a legal requirement for an adviser to act in your **"Best Interests"**, to assist your adviser in acting in your best interests as well as helping us to advise you in the most appropriate manner whilst protecting you throughout our relationship we request that you;

- ➔ Supply accurate information about your personal circumstances, needs & 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

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



How Do You Pay for NEOFS Advice & Services?

All Fees Are Payable to NEOFS: from the **1st July 2013**, commissions on all **new** superannuation & investment products are banned by Corporations Act, this does not apply to retail life & disability insurance products, but does apply to Group Life insurance policies.

NEOFS & your financial adviser can be paid by fees for superannuation & investment products (for both initial & ongoing advice) or commissions for retail insurance products, or a combination of both. Your financial adviser will discuss & agree both the rate & method of payment with you before any financial services are provided. Where you receive personal advice, your SOA will detail all remuneration & other benefits associated with the advice.

All fees & commissions disclosed in the SOA are payable to NEOFS. NEOFS may retain up to 30% & forward the balance to your financial adviser. For example, if NEOFS receives \$100, NEOFS will retain up to \$30 and pay up to \$70 to your financial adviser. Your financial adviser may also pay NEOFS a fixed monthly service fee of up to \$550.

Initial & Ongoing Fees: Fees may be either a fixed rate fee or based on an hourly rate or a combination of both, & will reflect the complexity of your personal situation & the time and effort in our work for you. Fees for ongoing advice may also be based on a Flat Fee or an Asset Scale Fee, these will be outlined in FSG part 2 and if advice is provided it will be disclosed in your Statement of Advice (SoA).

Retail Insurance Product Commissions: NEOFS may be paid initial & ongoing commissions by retail insurance product issuers in association with the placement of the recommended retail insurance products & ongoing commissions may be paid for as long as you hold the product. Commissions will vary depending on the circumstances; however, they may be up to 125% initial & 40% ongoing of the premium for retail life insurance products. For example, for a commission on an insurance premium of \$1,000 is up to \$1,250 upfront and up to \$400 each year thereafter.

Referral Fees: If a third party referred you to us, we may forward referral payments or commissions to the third party. These amounts do not involve additional costs & will be disclosed in your SOA. All fees & commissions are subject to GST.

Does NEOFS Have Any Relationships or Associations with Financial Product Issuers?

"NEOFS" has commercial relationships with a number of Australia's leading life risk & wealth management product providers. These companies may engage with "NEOFS" in partnership arrangements. "NEOFS" may also be

entitled to receive volume rebates from product providers based on total amounts invested in their products or platforms.

Note from the 1st July 2013 all volume rebates, product overrides are considered to be conflicted remuneration and are banned, unless the arrangement is already in existence. "NEOFS" has both existing & partnership arrangements with the following product providers:

- ➔ Morningstar Investment Management
- ➔ AXA/AMP Ltd
- ➔ AIA Australia
- ➔ BT Financial Group
- ➔ Colonial First State
- ➔ IOOF
- ➔ Netwealth
- ➔ Praemium
- ➔ TAL Australia
- ➔ Zurich Australia Ltd

Some product providers may also give NEOFS or your financial adviser non commission benefits such as entertainment or sponsorship up to a maximum value of \$300 per annum. Both NEOFS and your financial adviser maintain a Register in line with industry standards to document any alternative forms of payment received. These registers are publicly available & must be provided within 7 days after request.

What Information Is Maintained in Your File, Can You Examine the Client File & Who May Access It?

Your financial adviser will maintain a record of your personal information including details of your objectives, financial situation & any recommendations made to you. If you wish to examine your file, please ask your financial adviser & they will make arrangements for you to do so.

Your adviser should provide you with a copy of our Privacy Policy. If not please ask or, download a copy from NEOFS's website at www.neofs.com.au.

Compensation Arrangements

NEOFS has in place Professional Indemnity (PI) Insurance cover in accordance with s. 912B of the Corporations Act 2001. Our PI insurance, subject to terms & conditions, provides indemnity up to our sum insured for NEOFS, our Authorised Representatives & employees in respect to the services provided under our AFS Licence.



What Should You Do If You Have a Complaint?

If you have any complaints about the services provided, please take the following steps:

- 1 Contact your financial adviser & tell them about your complaint

If your complaint is not satisfactorily resolved within 3 working days, please contact the NEOFS Complaints Officer by telephone or in writing on the below listed contact details. NEOFS will try to resolve your complaint quickly & fairly. Mark Woods 08-9227-1472 or mark.woods@neofs.com.au

- 2
- 3 If you do not get a satisfactory outcome, you have the right to take your complaint to the Financial Ombudsman Service, GPO Box 3, Melbourne Vic 3001, telephone toll free 1300 780 808. Email info@fos.org.au NEOFS is a member of this Service.

Financial Services Guide: Part Two



This document is Part Two of a Financial Services Guide & must be read in conjunction with Part One.

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

- Your Authorised Representative/s;
- The Financial Products and Services provided by your Authorised Representative;
- How your Authorised Representative charges for their services; and
- How NEO Financial Solutions Pty Ltd (the Licensee, 'NEOFS' AFSL 385845) and its Authorised Representatives are paid.



AUTHORISED REPRESENTATIVE PROFILE

CORPORATE AUTHORISED REPRESENTATIVE PROFILE

| | |
|--|---------------------------------------|
| Authorised Representative Name | Treona Pty Limited |
| Authorised Representative ASIC Number | 341721 |
| Trading Name | SWM Finance Matters |
| Business Address | 8/435 Fullarton Road HIGHGATE SA 5063 |
| Postal Address | PO Box 435 HIGHGATE SA 5063 |
| Telephone | 08 8271 5427 |
| Mobile | 0412 424 034 |
| Email | tony@swmgroup.com.au |
| Web Page | www.swmgroup.com.au |

Treona Pty Limited t/a SWM Finance Matters is a Corporate Authorised Representative of NEO Financial Solutions Pty Ltd AFSL 385845.

SUB AUTHORISED REPRESENTATIVE PROFILE

| | |
|--|------------------------|
| Authorised Representative Name | Anthony (Tony) Skinner |
| Authorised Representative ASIC Number | 326509 |
| Mobile | 0412 424 034 |
| Email | tony@swmgroup.com.au |

Tony Skinner is a Sub Authorised Representative of Treona Pty Limited t/a SWM Finance Matters.

AUTHORISED REPRESENTATIVE BACKGROUND

Anthony has over twenty five years of experience in the financial planning industry and has completed the Advanced Diploma of Financial Services (financial planning). He has gone on to receive further education, completing Kaplan training requirements for the self-managed superannuation funds course and margin lending course.



PRODUCTS & SERVICES OFFERED

FINANCIAL PRODUCTS OFFERED

The Authorised Representative named in this Financial Services Guide has been authorised by NEOFS to provide Financial Product Advice and Deal in the following products:

| | |
|---|---|
| ✓ | Cash Deposit & Payment Products |
| ✓ | Government Debentures, Stocks & Bonds |
| ✓ | Life Products – Life Risk Insurance Products |
| ✓ | Life Products – Investment Life Insurance Products |
| ✓ | Superannuation, RSA's & Retirement Income Stream Products |
| ✓ | Managed Investments |
| ✓ | Securities |
| ✓ | Self-Managed Superannuation Funds |
| ✓ | Standard Margin Lending Facilities |

Only products researched and approved by NEOFS can be recommended by your Authorised Representative.

SERVICES OFFERED

The Authorised Representative named in this Financial Services Guide is able to offer you the following services:

| | | | |
|---|-----------------------------------|---|---------------------------------------|
| ✓ | Personal Risk Insurance | ✓ | Business Succession Planning |
| ✓ | Debt Management | ✓ | Estate Planning Strategies |
| ✓ | Guidance on Budgeting | ✓ | Pre-Retirement Strategies |
| ✓ | Wealth Accumulation Strategies | ✓ | Transition to Retirement Strategies |
| ✓ | Superannuation | ✓ | Centrelink & Veteran Affairs Planning |
| ✓ | Self-Managed Superannuation Funds | ✓ | Socially Responsible Investments |
| ✓ | Managed Investments | ✓ | Standard Margin Lending & Gearing |
| ✓ | Securities | ✓ | Salary Packaging |

SERVICES & PRODUCTS NOT OFFERED

Your Authorised Representative is unable to offer you advice or services regarding the financial products or services listed below. We may have referral arrangements in place for a service or financial product listed below. Please inform us if you wish to receive advice in these areas and we will be happy to refer you to a suitably qualified adviser. It is important for you to understand that we do not endorse, recommend or accept responsibility for the services, strategies and/or products provided by external referral service providers.

| | | | |
|---|-------------------|---|-----------------------------------|
| ✗ | General Insurance | ✗ | Direct Property - Sales |
| ✗ | Derivatives | ✗ | Direct Property – Strategies Only |



HOW WE GET PAID

NEOFS receives all remuneration upon implementation of the products and services provided by your Authorised Representative. NEOFS then pays Treona Pty Ltd 100% of all remuneration received and Treona Pty Ltd pays NEOFS a Fixed Dealer Fee of \$22,000 Inc. GST plus mandatories and software.

From this Treona Pty Ltd pays Anthony Skinner a fee and funds the costs associated with operating their business.

Following is a guide as to how commissions and/or fees may be charged. If you choose to receive personal advice, the Statement of Advice you receive will detail the specific payments in relation to the products recommended. You have a right to request further particulars in respect to the remuneration received by the Authorised Representative or NEOFS.



WHAT ARE THE COSTS

All fees are inclusive of GST.

Your Authorised Representative may provide you with an initial meeting for which there is no charge. Further meetings including the preparation, implementation and ongoing advice will be charged by one or a combination of methods as outlined below. You may elect to be invoiced directly for these fees to be paid to NEOFS or you may elect to have these fees deducted from your investments. An estimated cost of services will be provided to you before commencing any work.

| | | |
|--|-------------------|---|
| Initial Appointment | | |
| We will collect information from you at this meeting and provide you with general only advice at this meeting. The costs in providing comprehensive advice services will be quoted to you at this meeting. To receive comprehensive advice you will need to have a Statement of advice prepared. | | \$330 (however, if referred by a valued client, then at our expense) |
| Fee for Service Hourly Rate | | |
| We may charge an hourly rate for the services we provide. | | \$330.00 / Hour |
| Statement of Advice Preparation Fees | From (Min) | To (Max) |
| Advice fees are charged based on the complexity of the advice provided. <i>Please note the SOA preparation fees still apply where you decide not to implement our advice.</i> | \$770 | \$13,200 |
| Implementation of Advice (Non Insurance) (1st Year only) | From (Min) | To (Max) |
| Investment of superannuation and non-superannuation funds | \$550 | \$7,500 |

| Implementation of Advice (Insurance) (1st Year only) | From (Min) | To (Max) |
|--|-------------------|-----------------|
| The commission is a percentage of the insurer's base premium i.e. premium excluding stamp duty, fire services levy, GST, model loadings or any other government charges, taxes, fees or levies. Example: if the annual premium was \$500 NEOFS would receive up to \$440 in the first year based on the maximum. | 0% | 88% |

| Ongoing Advice Fee (Non Insurance) | From (Min) | To (Max) |
|--|-------------------|-----------------|
| Ongoing Advice: Flat Fee Ongoing Advice fees will be determined by the complexity and requirements of the recommended strategy. | \$770 | \$11,000 |
| Ongoing Advice: Alternatively, we may agree on an Asset Scale Fee Based on the account balance of superannuation and non-superannuation portfolios. The ongoing commission is paid based on the value of your holding in a product for as long as you hold the product. Example: if your account balance is \$250,000 and you are charged 0.88%, NEOFS would receive \$2,200 per annum. | 0% | 1.25% |

| Ongoing Advice Life Insurance / Risk Products Commission | From (Min) | To (Max) |
|---|-------------------|-----------------|
| NEOFS may also receive a renewal commission from the product provider each year while your policy is in force. This is a percentage of the base annual premium you pay. Example: if you're annual premium is \$500 NEOFS would receive up to \$165 per annum based on maximum. | 0% | 33% |

Other Remuneration I may receive.

We may also work on a success fee for certain assignments that we take on i.e. Where a client engages us to fight an insurance claim for them we may charge a percentage of the amount received from the insurer commensurate with the work and effort undertaken.

Example: If your insurance claim was for \$250,000 under a total and permanent disability policy and the onus of proof was on you we might charge a 10% fee for successfully obtaining the insurance payment on your behalf. In this case NEOFS would receive \$25,000.

A referral fee may be received for any referrals to AIA's "My Own" Health Insurance. For any health insurance policies taken up, I will receive a once off referral fee of up to 20% of the first years' premium.

FSG Issued by:
NEO Financial Solutions Pty Ltd
 ABN 64 141 607 098 AFS Licence 385845
 90 Edward Street, Perth WA 6000
 ☎: 08 9227-1472 ✉: compliance@neofs.com.au



Privacy Policy

This policy applies to NEO Financial Solutions Pty Ltd, and all our representatives. This policy sets out how we collect and manage personal information we collect from you. The Privacy Act 1998 requires us to handle personal information in accordance with the Australian Privacy Principles.

Collection of information – What is collected and why 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. We are an Australian Financial Services Licensee. When we provide 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, contact details.
- ☞ Information regarding, dependents and family commitments.
- ☞ Your occupation, employment history, employment circumstances, details family commitments, social security eligibility.
- ☞ Your financial needs and objectives.
- ☞ Your assets and liabilities (current and future), income, expenses.
- ☞ Your superannuation and insurance details.
- ☞ Your investment preferences and attitude or tolerance to investment and financial risk.

Sensitive information

We may also need to collect sensitive information if we organise insurance covers for you. Sensitive information includes health information, racial information, genetic information, etc.

We will only collect sensitive information that is reasonably necessary for us to perform our functions or activities in advising you and dealing with you.

How we collect personal information

We collect personal and sensitive information in a number of 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.

Are you obliged 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 you may risk suffering a financial detriment or financial 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 we use your 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 representatives.
- ☞ The product issuers of products and services that you have elected to 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 & 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.

How we store and secure your personal information

We keep your personal information in your client file and our computer database. We take reasonable steps to ensure the personal information collected and held by us is protected from misuse, interference, loss, unauthorised access, modification or disclosure.

Hard copy files are accessible to authorised personnel only and are appropriately secured. All computer-based information is protected through the use of access passwords. Data is backed up regularly and stored securely off-site.

In the event you cease to be a client of ours, 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. After this, the information will be destroyed.

Ensure your personal information is correct

We will take reasonable steps to ensure that the personal information we collect, use and disclose is accurate, complete and relevant. In the event that you become aware, or believe, that any personal information which we hold about you is inaccurate or incomplete, you may contact us to correct the information.

If we disagree about the correction you have supplied, and refuse to correct the personal information, or if we believe that we are unable to comply with your request to access the personal information that you have provided us, we will give you a written notice to that effect. You have a right to make a complaint if you disagree with our decisions in relation to these matters (see below).

Access to your personal information

You may request access to the personal information we hold about you by contacting our Privacy Officer at compliance@neofs.com.au 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 requesting our postal address.

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 what 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.

Complaints Resolutions

If you believe that we have breached the Australian Privacy Principles, or disagree with a decision that we have made in relation to our Privacy Policy, you may lodge a complaint with us. To enable us to understand and deal with your complaint in a timely fashion you should set out a brief description of your privacy problem, the reason for your complaint and what action or remedy you are seeking from us. Please address your complaint to our Privacy Officer. Our contact details are included below.

Your complaint will be investigated and responded to within 30 days. If you are not satisfied with the outcome of your complaint, or require further information on privacy, you are entitled to contact the Office of the Australian Information Commissioner (www.oaic.gov.au)

Policy updates

This policy is subject to change from time to time. The most current version of our Privacy Policy can be obtained from our website (www.neofs.com.au) or by contacting us.

Contact Details

Privacy Officer: Mark Woods

📍: 90 Edward Street Perth WA 6000

☎: 08-9227-1472

✉: compliance@neofs.com.au