

Count Financial Limited

Financial Services Guide

ABN 19001 974 625 | AFSL NO 227232

Version number 15.00

The purpose of this Financial Services Guide

This Financial Services Guide (FSG) is for Count Financial Limited ABN 19 001 974 625 ('Count') and is an important document designed to provide you with information to make an informed decision about the advice and services that Count provides.

Count ('we', 'us' or 'our') provides financial services through its Australian Financial Services Licence (AFSL No. 227232).

Your Count Financial Adviser ('Adviser') provides financial planning services to you as an Authorised Representative of Count. Your Adviser acts on behalf of Count which means that we are responsible for the services outlined in this FSG.

Your Adviser will operate under one of Count's franchisees. Our franchises nominate the Advisers that Count appoints as Authorised Representatives for the purpose of providing financial advice.

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 and products provided by our Group whereas Part Two of this FSG more specifically outlines the financial services and products provided by your Adviser, as well as more detail about the franchise for which they work.

Contacting us

If you need to contact us, you can speak with your Adviser or we can be reached using the following details:

1300 650 432	Count Financial Limited Level 3E, 11 Harbour Street Sydney NSW 2000
Phone:	1300 650 432

Part One

Part One of this FSG provides information about:

- Count and who we are
- Our relationships or associations with other entities
- Other disclosure documents you may receive
- The financial services and types of products we provide
- 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.

1. About Count Financial Limited

At Count our purpose is to help Australians afford their dreams. Our Advisers educate clients and help them make informed decisions about their future. So whether you are just starting out or approaching retirement, our Advisers assist you by providing you with a financial plan which gives you greater control over your financial future.

Our relationship with the Commonwealth Bank Group

We are a wholly owned, but non-guaranteed subsidiary of the Commonwealth Bank of Australia, one of Australia's largest financial services organisations.

We have associations with the following entities within the Commonwealth Bank Group:

Acadian Asset Management (Australia) Limited

Avanteos Investments Limited

The Colonial Mutual Life Assurance Society Limited (CMLA trading as CommInsure)

Colonial First State Investments Limited

Commonwealth Bank of Australia (CBA)

Commonwealth Securities Limited (CommSec)

Finconnect (Australia) Pty Ltd
Australian Credit Licence No. 385888

Realindex Investments Pty Limited

Count has a significant shareholding in Countplus Limited ABN 11 126 990 832 (Countplus). Countplus owns 100% of Pacific East Coast Pty Ltd ABN 87 003 135 617.

Class Super is Count's preferred third party service provider of software to assist in the administration of Self-Managed Super Funds. In situations where you purchase this software Count receives 17.5% of the annual software licence fee.

We are a Professional Partner of the Financial Planning Association of Australia (FPA). The FPA is one of Australia's leading professional association for financial advisers and we are committed to its Code of Professional Practice, which includes a Code of Ethics, Practice Standards and Rules of Professional Conduct.

2. Disclosure documents

You may 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)

If you were previously issued with a Count SoA, certain circumstances may allow the provision of further advice without the need for another SoA. Where this is the case, you are entitled to request a RoA within seven (7) years after the day the advice was provided. The RoA can be requested from your Adviser and will detail the further advice and the basis of those recommendations.

Additionally, in certain circumstances where you are provided advice on a small investment balance or strategy advice only, you may be issued with a RoA. Your Adviser is required to provide you with a copy of the RoA in this circumstance, which will outline the advice, the reason for the advice, and details about any remuneration payable.

Product Disclosure Document (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.

3. Advice services and products we offer

Having access to a comprehensive range of services and products helps ensure your Adviser can provide a tailored financial solution just for you.

Advice services we provide

Our Advisers can provide advice in the following areas:

- Investment planning, including borrowing to invest
- Superannuation and retirement planning
- Self-Managed Superannuation Funds
- Personal and business risk insurance
- Information on Centrelink benefits
- Portfolio review services.

Count is registered with the Tax Practitioners Board as a Registered Tax (Financial) Adviser. Based on the information collected from you, your Count 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 Count 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.

Financial product types we recommend

Our Advisers can provide advice in relation to the following types of financial products:

- Deposit and payment products (eg savings accounts or term deposits)
- Government debentures, stocks and bonds
- Life products (eg life cover, total and permanent disability cover, trauma cover, income protection and business overheads insurance)
- Managed investment schemes (eg managed funds, unit trusts, Separately Managed Accounts and Investor Directed Portfolio Services)
- Retirement Savings Accounts

- Securities (eg listed securities, hybrid securities, listed property trusts and exchange-traded funds)
- Margin loans, and
- Superannuation (eg employer super, rollovers and account-based pensions).

Approved products

Our specialist product research team undertakes due diligence on product providers and also use independent research to select products that are listed on the Count Approved Product List ('Count APL').

The Count APL contains both Commonwealth Bank Group products and financial products issued by other providers external to the Group. All products must meet our rigorous selection criteria and approval process to be listed on the Count APL.

When it is appropriate, your adviser may recommend a financial product from the Count APL, or depending on your objectives, financial situation and needs, your Adviser may need to recommend a financial product that is not on the Count APL. If this happens, any product that your Adviser may recommend must meet our selection criteria and approval process.

The financial services and products that your Adviser is authorised to provide are outlined in Part Two of this FSG.

In some instances, your Adviser may seek portfolio research advice from CommSec Adviser Services and incorporate this research into the advice that they provide to you. The cost of this advice will be incorporated into the total advice fee and detailed in your SoA.

Services we are not responsible for

We are only responsible for those financial services or products offered by your Adviser in their capacity as an Authorised Representative of Count. This does not include any other services your Adviser may provide in any other capacity, including as an accountant or tax agent, such as:

- Taxation advice and services, eg completing tax returns
- Accounting and audit services
- Self-Managed Super Fund compliance and administration services
- Business or legal advisory services and referrals
- 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 or direct international share holdings, and
- Any other services not provided as a franchisee of Count.

In all your dealings with your Adviser you must satisfy yourself as to who is responsible for the advice or services provided to you. If you require further clarification, please do not hesitate to contact Count.

4. Your personal information and providing us with instructions

How we handle your personal information

Count and your Adviser 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 we have adopted the principles set out in the Privacy Act 1988. For further details you can refer to the Commonwealth Bank Group's Privacy Policy which is available at www.commbank.com.au/security-privacy/general-security/privacy.html.

Information acquired by Count in the course of providing services will not be disclosed to third parties without your express consent, except as required by legal or professional obligations.

If you wish to review your personal information held by Count, please contact us by phoning 1300 650 432 or emailing privacy@count.com.au.

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 your passport or 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.

Instructing your Adviser

You will generally need to instruct your Adviser in person as 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, SMS or fax.

In most circumstances we can accept instructions from a person who is authorised to give instructions on your behalf.

Non-advisory 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.

5. Our fees and other costs

Financial planning advice fees

The fees or other costs that your Adviser may charge for services provided or products recommended, depends on the nature and complexity of your situation and the advice that is provided.

Your Adviser will agree with you the form and amount of charges before they provide any advice or services. The general way you pay for our services is through our financial planning advice fees or commissions.

The methods are explained below and the actual costs will be disclosed in your Adviser's written advice to you or in the acknowledgment form completed when a transaction is requested. You have the right to request further information in relation to the remuneration, the range of amounts or rates of remuneration that we or your Adviser may receive.

The fees and charges for our advice and service may be based on a dollar amount, a percentage of the amount invested, an hourly rate, or any combination of these.

Where we are aware that you have used borrowed funds to invest through us, we will charge you a flat dollar advice fee.

Our financial planning advice fees generally include charges for providing you with a SoA, ongoing advice and services, or it can be for other fees, such as a fee for a transaction. You may choose to pay these fees directly or from the product(s).

Please refer to Part Two of this FSG for further details on fees that your Adviser charges.

Commission payments

When you invest in a product or commence an insurance policy through us, we may receive initial or ongoing commission payments from product providers.

An initial commission is a one-off payment made upon entry to a financial product and an ongoing commission is paid each year for which a financial product is maintained.

These commissions are based on a percentage of the funds you invest, or the premiums you pay. They are not paid directly by you and are instead deducted from the investment, superannuation, loan or insurance premium by the product provider. We only receive commission where we are entitled to receive these payments through existing arrangements with product providers.

If you are charged a direct fee, your Adviser may rebate some or all of the above commission to you.

Investment, superannuation and loan products

The initial commission we receive on an investment, superannuation or loan product may be up to 4.40% of the investment amount. The ongoing commission we receive may be up to 1.50% per annum.

We will only receive commission payments on investments, superannuation or loan products, or additional contributions or drawdowns to these products, where we are entitled to.

Insurance products

The initial commission we receive on insurance products may be up to 123.75% of the first year's premium. The ongoing commission we receive may be up to 33% per annum of the renewal premium.

Referral fees

If you have been referred to your Adviser by a third party they may pay that referrer a fee. The franchisee and/or your Adviser may also receive a benefit for referring you to third parties for specialist services.

If applicable, further details will be disclosed in Part Two of this FSG at 'Referral Arrangements' and in your SoA.

6. Benefits we may receive

Fund manager payments

We receive payments from product providers on a monthly or quarterly basis each year. These payments are based on the average balance of funds placed by all Count Advisers in each relevant product provider's investment option(s). We will continue to receive payments where we have an entitlement to do so under an arrangement with a product provider prior to 1 July 2013.

Incentive Payments

Fee rebate or waiver

The franchisee and/or your Adviser may also receive fee waivers, fee subsidies and/or fee reimbursements. These fees are for the provision of support services provided by Count to the franchisee and include such items as annual membership fees, software and data service fees, Paraplanning fees and the travel and accommodation costs associated for attending conferences and training events.

Other benefits we may receive

Alternative remuneration

From time to time, Count and your Adviser may also receive other benefits from product providers. If other benefits are received, they can only be valued at less than \$300 per provider each year or will otherwise be declined.

Count and your Adviser maintain a public register of all other benefits we receive, regardless of whether they are accepted or declined. We also maintain a conflicts of interest register.

Conflicts of interests are circumstances where some or all your interests are inconsistent with, or diverge from, some or all of our interests or those of your Adviser. If you would like to see a copy of these registers, you can speak with your Adviser or contact us.

A Licensee Advice Fee is charged by the Licensee, Count Financial Limited, on some products. It is a payment for services related to the provision of advice. These include (among others):

- Access to and research of product and platform offerings;
- Technical and strategy advice;
- Technology and process support; and
- Professional and technical development.

Professional Development Conference Sponsorship

We may also receive sponsorship payments from product providers which are in no way linked to volume of sales. These sponsorship arrangements help us to offset the organisational and running costs of providing education and training services for our Advisers.

Safeguards Adopted

We have adopted safeguards to manage conflicts of interest that may arise wholly or partially in relation to the activities that we undertake. These include

- providing full disclosure of the conflict of interest, potential conflict of interest, or perceived conflict of interest to you,
- referring you to another adviser within our Group to provide advice to you, and
- declining or withdrawing the services provided to you.

We believe these safeguards are a sound and effective means for controlling and avoiding conflicts of interest. Where we have identified a conflict of interest, we will act as a reasonable advice provider without a conflict would do, including providing advice that is in the client's best interests.

7. Complaints, privacy and 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

Count is 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 within five (5) business days to your satisfaction, you can lodge a complaint with us. You can contact our Complaints Manager by:

Writing:	Complaint Resolution Manager Count Financial Limited Level 3E, 11 Harbour Street Sydney NSW 2000
Emailing:	reportcomplaints@count.com.au
Phone:	1300 650 432
Fax:	1300 457 703

Step 3: Financial Ombudsman Service (FOS)

If a satisfactory outcome is still not reached, you have the right to make a complaint, free of charge, to the Financial Ombudsman Service (FOS). You can contact the FOS by:

Writing:	Financial Ombudsman Service Limited GPO Box 3 Melbourne VIC 3001
Emailing:	info@fos.org.au
Phone:	1800 367 287
Fax:	(03) 9613 6399

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

If your concerns involve unethical conduct, you may wish to consider raising these concerns with the Financial Planning Association of Australia (FPA). They can be contacted at GPO Box 4285 Sydney NSW 2001.

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.

Count Financial Limited
Head Office
Level 3E Commonwealth Bank Place
11 Harbour Street
Sydney NSW 2000
Phone: 1300 650 432

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Accounting and You Financial Services Pty Ltd Financial Services Guide

ABN 89 093 379 465 | Authorised Representative No: 315967

Version number: 15.01

PART TWO – ADVISER PROFILE

This adviser profile is Part Two of the Count Financial Limited Financial Services Guide (FSG) and should be read in conjunction with Part One. Together these documents form the Count Financial Limited FSG.

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Accounting and You Financial Services Pty Ltd is an Authorised Representative of Count Financial Limited (Count). Our firm's adviser(s) listed below will provide the financial services set out in this guide, in their capacity as an Authorised Representative.

Our Contact Details:

Address: 70 Callide Street, Biloela Qld 4715

Phone: 07 4995 6366 Fax: 07 4995 6350 / 07 4992 2471

Email: contact@aayfinancial.com.au Web: www.aayfinancial.com.au

Wayne Harch



Authorised Representative Number: 231996

Wayne Harch is an Authorised Representative of Count and a employee of Accounting and You Financial Services Pty Ltd, and receives salary only.

Wayne has 22 years of experience in the provision of financial/accounting advice and 17 years experience in the provision of financial planning advice. Wayne attained an Advance Diploma of Business (Accounting) from Central Queensland University in November, 1996 and a Graduate Certificate of Professional Accounting from the University of Southern Queensland in February 2004. He is a member of the Institute of Public Accountants and holds a FIPA (Fellow) status with the organisation.

Financial services and product types

Wayne is authorised to provide advice in the following areas:

- Deposit and payment products
- Government debentures, stocks and bonds
- Life products
- Managed investment schemes
- Retirement Savings Accounts
- Securities
- Margin loans, and
- Superannuation.

How to contact me: wayne@aayfinancial.com.au or 07 4995 6366

Advice preparation and implementation fee

Prior to the provision of personal advice we will agree upon a preferred payment option for both parties. Below is a summary of our available payment options that can be combined to pay for our services.

Where we are aware that you have used borrowed funds (ie funds that are either secured or unsecured) to invest through us, we will charge you a flat dollar fee.

These fee options include:

Time based charging

- i) The fee for the preparation and implementation of our advice is calculated based upon the time we spend developing the plan. Our hourly rate is \$198 per hour (incl. GST) with our advice preparation fee ranging from \$660 to a maximum of \$20,000 (incl. GST).

Price can vary depending on scope and complexity of the advice and we will provide you with an estimate of the overall cost. If extra charges apply, then we will inform you before proceeding with any work.

Service based charging

- ii) The fee for the preparation and implementation of our advice is calculated based upon a fixed price agreement. This fixed dollar amount will vary based upon the complexity of advice being provided and agreed upon prior to commencement. Our minimum fee for this is \$660 (incl. GST) up to a maximum of \$20,000 (incl. GST).

Asset based charging

- iii) The fee for the preparation and implementation of our advice is calculated as a percentage of the dollar amount invested or brokerage amount paid. Our minimum fee for this is \$308 (incl. GST), based on \$7000 x 4.4% and the maximum fee is calculated based upon fee schedule 1 below.

Schedule 1 (investments)

Maximum initial fee*	Investment amount	Average portfolio charge
4.40%	first \$50,000	\$2,200 on \$50,000
2.75%	\$50,001 - \$100,000	\$3,575 on \$100,000
2.20%	\$100,001 - \$200,000	\$5,775 on \$200,000
1.65%	\$200,001 - \$300,000	\$7,425 on \$300,000
1.10%	\$300,001 - \$1,000,000	\$15,125 on \$1,000,000
0.55%	over \$1,000,001	Up to a maximum of \$20,000

* Fees on tax effective products are capped at 4.4% with any excess refunded back to you.

Insurance

- iv) The fee for the preparation and implementation of our advice is calculated as a percentage of the premium amount paid. Our minimum fee for this is \$308 (incl. GST) and the maximum fee is calculated based upon fee schedule 2 below.

Schedule 2 (Retail insurance)

Commission structure	Upfront amount	Ongoing amount
Level	Up to 37%	Up to 33%
Hybrid	Up to 90%	Up to 28%
Upfront	Up to 124%	Up to 13%
Stepped	Up to 95%	Up to 20%

If you decide not to implement our recommendations, the fee for the preparation of the Statement of Advice will be payable in full.

For supplementary services, such as the provision of general research material or the completion of administrative tasks, our fee will be calculated on a time basis of \$198 per hour.

ongoing
service
fees

Our ongoing advice fees vary depending on scope and complexity and range from 0.60% to 1.5% or a flat fee of \$3000 (incl. GST) unless otherwise agreed. The exact cost of the ongoing review service will depend on the review offering we recommend and this will be disclosed within the Total Financial Care Agreement we provide to you.

Below is a summary of our available review packages:

1. **Platinum Package** at a cost of a minimum of \$3000 pa
 - No additional fees on any contributions
 - Full online access to investment/s account/s upon request
 - Receipt of Market Watch and Outlook reports
 - Receipt of quarterly Count report via mail
 - Annual formal review and half yearly informal review

Portfolio Value	Maximum Review Fee	\$ amount adviser is entitled to
\$600,000	0.60%	\$3600 pa

2. **Gold Package** at a cost of a minimum of \$2000 to a maximum of \$3000 pa
 - No additional fees on lump sum contributions. A fee will apply to regular investment plans
 - Full online access to investment/s account/s upon request
 - Receipt of Market Watch and Outlook reports
 - Receipt of quarterly Count report via mail
 - Annual formal review

Portfolio Value	Maximum Review Fee	\$ amount adviser is entitled to
\$300,000	0.80%	\$2400 pa

3. **Silver Package** at minimum cost of \$1000 and a maximum cost of \$2000 pa
 - A maximum fee of 2% on additional contributions
 - Full online access to investment/s account/s upon request
 - Receipt of quarterly Count report via mail
 - Other reports on request
 - Annual formal review

Portfolio Value	Maximum Review Fee	\$ amount adviser is entitled to
\$150,000	1.1%	\$1650 pa

4. **Bronze Package** at a cost of under \$1000 pa
 - A maximum fee of 4% on additional contributions
 - Online account access is offered on request
 - Annual formal review
 - Half yearly investment reports depending on the policy
 - Receipt of quarterly Count report via mail

Portfolio Value	Maximum Review Fee	\$ amount adviser is entitled to
\$60,000	1.5%	\$900 pa

Should you require any additional services outside of any agreement between you and your adviser, an amount of up to \$187 per hour, may be applied.

With respect to platforms, as Licensee, Count may receive an ongoing fee which may be tiered based on the value of your portfolio of up to 0.60% pa

Non-advisory implementation fees

Managed investments and bank accounts: A fee of up to \$150 per transaction (excluding any non-rebateable component of fund manager fees) may be applied, plus any applicable ongoing commission paid by the product provider.

Share transactions: A fee of 1.5% (includes both adviser and broker charges) of the amount to be invested will be applied, subject to a minimum of \$150 per trade up to a maximum fee of \$250 per trade.

Wealth protection: A fee of up to 124% of first year's premium may be applied, plus any applicable ongoing commission paid by the product provider.

Referral arrangements

We have a referral arrangement in place with the providers detailed below. If you use the services of these providers we will receive the corresponding fee disclosed in the below table for the referral of your business. This will be paid for by the relevant provider and is not an additional cost to you.

Referral arrangement	Description of referrer	Payment made to adviser
Finconnect	Finconnect provides lending and financing solutions to clients. These services will either be provided by a Finconnect lending manager or a loan writer at another Count Firm.	Accounting and You receives 30% of any upfront commission paid by the Loan Provider. Accounting and You receives 40% of any ongoing commission paid by the Loan Provider.
Pacific East Coast Property	Pacific East Coast Property is one of Australia's leading sources of property investments. They can assist clients that may be interested in investing in direct property.	A referral fee of 2% (plus GST) of the purchase price is paid to Accounting and You. This is paid in two instalments 50% on exchange of Contract and the remainder at settlement. In addition 1% of the purchase price is paid to Count Financial Limited, and will contribute to our firm's annual revenue contribution to Count. These fees are paid by Pacific East Coast and are not an additional cost to you.

Other costs

Schedule 4 (Margin lending)

We receive an ongoing commission in relation to margin loan facilities and it is calculated at 0.55% of your loan balance.

Schedule 5 (Term deposits and cash)

We receive an ongoing commission of up to 0.44% of your account balance.

Other benefits - contributions to Count (CTCs)

CTCs are a points-based rewards system primarily calculated on revenue contributed to Count. For investments placed by Accounting and You (a franchisee of Count) in approved administration platforms and retail products, CTCs are calculated based on your total balance and are allocated annually.

The following table shows the level of CTCs allocated in relation to Count's approved administration platforms and retail products, calculated per \$100,000 invested.

\$100,000 invested in the following platform	CTC value	\$100,000 invested in the following platform	CTC value
IOOF IPS*, platform ² and wealth-e-account	500	Perpetual WealthFocus*	500
IOOF Pursuit	500	Colonial First State FirstChoice*	350
Star Portfolio	500	Colonial First State FirstChoice Wholesale	500
wealth-e-account Wrap Essentials*	400	Praemium Customised Portfolio	150

* Closed to new business

With respect to ongoing commissions paid from Retail Investments, Accounting and You will receive one CTC for each \$1 paid to Count. The amount will be set out in the advice document provided to you.

Each year Count sets a CTC target for our firm. If we exceed this target, we are entitled to a cash payment equivalent to 5% of our CTC total (plus GST). As a worked dollar example, if we were to assume that our firm accumulates 100,000 CTCs over the year, Count will pay us 100,000 x 5% (plus GST) = \$5,500 (GST inclusive).

We may also qualify for scale based rebates, ie once we have exceeded 310,000 CTCs we may qualify for cash payments starting from \$10,000 including GST.

Any amount to be paid and the method of calculating the benefit will be disclosed at the time the advice is provided.

Website badging fee

Class Super

If we achieve at least 516,000 CTCs then we will be entitled to a waiver of our website badging fee.

We receive CTCs to the value of 40% of the subscription revenue paid to Class Super.
