Financial Services Guide

Date 25 Aug 2026 Version 1.2

Licensee:

Valentia Capital Pty Ltd (AFSL no.569170) (ABN 42 683 192 494)

Authorised Representatives:

Corporate Authorised Representative

- Essense Wealth Solutions Pty Ltd T/A Essense Wealth Solutions (Essense Wealth or EWS) (CAR no.1296349)

  ABN 60 658 170 417

  Address: 3/752 Blackburn Road, Clayton VIC 3168 | **Phone**: 1800 845 061 | **Email**: hello@ews.com.au

Advisers

- Sub-authorised representative- Mina Nguyen (AR no.000470688)
- Sub-authorised representative – Mark Allen Dela Cruz (AR no.001295162)
- Sub-authorised representative- Isaac John Ghaly (AR no.001271061)

The Authorised Representatives act on behalf of Valentia Capital Pty Ltd who is responsible for the services that they provide. This Financial Services Guide (FSG) is authorised for distribution by Valentia Capital Pty Ltd.

Contact Details

The contact details for Valentia Capital Pty Ltd are:

Telephone:	1800 845 061
Email:	info@valentiacapital.com.au
Office/Post:	3/752 Blackburn Road, Clayton VIC 3168
Website:	www.valentiacapital.com.au

Purpose Of This FSG

This Financial Services Guide (FSG) will help you decide whether to use the services that we* offer. It contains information about:

- Who we are and how we can be contacted
- The services we provide
- Our fees and how we are remunerated in relation to the services we provide
- How you can make a complaint.

* In this document 'we' refers to Valentia Capital Pty Ltd.

Not Independent

Valentia Capital Pty Ltd receives commissions from life insurance products. As such we are not able to refer to ourselves as independent, impartial or unbiased.

Our Services

In providing advice and other services described in this FSG, we act on behalf of Valentia Capital Pty Ltd, who is responsible for the services we provide.

We are authorised to provide personal advice and dealing services in the following areas:

- Strategic Financial Planning
- Superannuation
- Retirement Planning
- Portfolio Management
- Managed Investments
- Securities (Direct Shares)
- Margin Lending
- Personal Risk Insurance
- General Advice

Documents We May Provide You

You will receive various documents as part of our financial planning process for each stage of your advice journey. We will provide these documents electronically to a nominated email address, you may also request documents be provided to you in hardcopy.

Statements of Advice and Records of Advice

When we provide personal advice, ordinarily this will be recorded and provided in a Statement of Advice (SOA), known as a financial plan. The SOA contains a summary of your goals and the strategies and the financial products we may recommend achieving your goals. It also provides you with detailed information about product costs, associated fees and other benefits we and others will receive because of the advice we have provided.

If we provide you with further personal advice, it will be recorded in a Record of Advice (RoA). RoAs will be kept on record for seven years and you may request a copy of such records by contacting our office during that period.

Product Disclosure Statements

If we recommend or arrange a financial product for you, we will provide you with a Product Disclosure Statement (PDS) or Investor Directed Portfolio Service (IDPS) guide where relevant. These documents contain the key features of the recommended product, such as its benefits and risks as well as the costs you will pay the product provider to professionally manage that product.

You should read any warnings contained in your advice document, the PDS or IDPS guide carefully before making any decision relating to a financial strategy or product.

Other Documents

If you enter into an Ongoing Service Agreement (OSA) with your adviser for a period greater than 12 months, an OSA document will be issued to you every 12 months. The OSA includes information about the fees to be charged and services to be provided for the coming year and seeks your consent to renew our ongoing services.

If we charge our advice fees from either a superannuation or an investment account we will also seek your consent to deduct fees from that account.

Providing Us With Instructions

You may provide us with instructions relating to your financial products and services via telephone, mail or email using the contact details provided within this Financial Services Guide ("FSG").

We may rely on communications received from your nominated email address(es) or authorised contact details as your instructions unless we reasonably believe otherwise.

If the information provided to us is incomplete, inaccurate or outdated, the advice or services we provide may not be appropriate for your circumstances.

You should promptly notify us of any material changes to your personal, financial or contact details to ensure our records remain accurate and up to date.

If at any time you wish to terminate your relationship with us, please refer to the termination provisions outlined within your agreement documentation or contact us using the details provided within this FSG.

Approved Product List

Valentia Capital Pty Ltd maintains an approved products and services list ('APL') from various approved Australian and International providers.

Valentia Capital Pty Ltd periodically reviews these products to ensure they are competitive with similar products that address similar client needs and objectives. These products are researched using external research houses as well as our in-house research team. Generally, the products we recommend are on the APL. However, if it is appropriate for your needs we may, subject to Valentia Capital Pty Ltd approval, recommend other products.

Tax Implications Of Our Advice

Valentia Capital Pty Ltd authorised representatives may be registered with ASIC as qualified tax relevant providers and authorised to provide tax (financial) advice services on matters that are directly related to the nature of the financial planning advice provided to you. We will not consider any other tax matters in our advice to you. Where tax implications are discussed, they are incidental to our recommendations and only included as an illustration to help you decide whether to implement our advice.

Fees

All fees are payable to Valentia Capital Pty Ltd in full. The actual fees charged to you will depend on the nature of the advice or service we provide. We will discuss and agree the actual fees with you before we proceed. If our fees fall outside the ranges listed below we will seek your consent prior to engaging. The following section outlines the types of fees that may apply and are inclusive of GST.

Advice Preparation Fee

The Advice Preparation fee includes meeting with you; the time we take to determine our advice and the production of the SoA. The Advice Preparation fee is based on the scope and complexity of advice provided to you. The range for these fees is from $1,500 to $22,000 plus GST. In cases where services are provided through a bespoke arrangement, we will communicate the applicable fees in advance of your engagement with our services.

Advice Implementation Fee

If you decide to proceed with our advice, we may charge a fee for the time we spend assisting you with implementation.

Implementation assistance is generally included within packaged service arrangements.

For single-scoped services, the minimum billing rate is $300 per hour plus GST. A minimum charge of $1,200 plus GST is applicable, covering up to four hours of service minimum. Any hours exceeding this initial period will be billed at $300 per hour plus GST, and we will communicate the applicable fees in advance of your engagement with our services.

Fixed Ongoing Service Agreement Fee

Our Fixed Service Agreement fees relate to services provided over a fixed 12-month engagement period. The services, scope and fees will be outlined within the Fixed Service Agreement provided to you.

The range for these fees is between $1,500 and $22,000 plus GST annually.

We may also provide services under a bespoke arrangement, in which case applicable fees will be disclosed and agreed prior to engagement.

Ongoing Services Agreement Fee

Our Ongoing Service Agreement ("OSA") fees relate to ongoing advice and service arrangements provided on a continuing basis. The services, fees and renewal terms will be outlined within the OSA and associated fee consent documentation provided to you.

OSA fees may be charged as a fixed fees; percentage-based fees; hybrid fee arrangements; or other agreed fee structures depending on the services provided.

OSA arrangements are subject to annual renewal and consent requirements in accordance with applicable legislation.

Percentage-based fees generally range between 0.30% and 1.00% plus GST per annum of the portfolio balance and are typically calculated and deducted monthly.

The range for these fees is generally between $1,500 and $22,000 plus GST annually, in addition to any agreed percentage-based fee arrangements where applicable.

In cases where services are provided through a bespoke arrangement, applicable fees will be disclosed and agreed prior to engagement.

Insurance Commissions

Any commission amounts will be disclosed to you when providing advice.

We may receive up to 66% of the first year's premiums for new policies implemented, and up to 22% for each following year. For example, on any insurance policies implemented, if your premium was $1,000, we would receive initial commissions of up to $660 and ongoing commissions of up to $220 per annum.

We may receive commissions on increases or additions to existing policies put in place before 2018 of up to 130%, and between 88% to 66% for policies written after that time.

Other Benefits

We may also receive other benefits from product providers such as training, meals and entertainment. Details of any benefits received above $100 will be maintained on a register which is available to you on request.

Referral Fees and Commissions

Essense Wealth Solutions and YMB Finance (YMB) have a mutual referral partnership. Where a referral results in you engaging either business, the referring business may receive 20% of the initial advice fee or upfront broker commission received by the other business.

This is paid between the businesses and does not result in any additional cost to you.

For example, if EWS receives an initial advice fee of $2,000 following a referral from YMB, YMB may receive $400. Likewise, if YMB receives an upfront broker commission of $2,000 following a referral from EWS, EWS may receive $400.

Wholesale Clients

In some circumstances we may provide services to you as a wholesale client. We will seek your consent before providing services to you as a wholesale client.

Making a Complaint

If at any time you are not satisfied with our services, please contact your adviser and tell them about your complaint.

If your complaint is not satisfactorily resolved within three business days, please contact:

Complaints Supervisor

MINA NGUYEN
Telephone: 1800 845 061

Email: info@valentiacapital.com.au
Address: 3/752 Blackburn Road, Clayton VIC 3168

If your complaint has not been resolved satisfactorily within 30 days, you may escalate your complaint to the relevant External Dispute Resolution Scheme.

For any issues relating to financial advice, investments, superannuation, insurance or credit matters:

AUSTRALIAN FINANCIAL COMPLAINTS AUTHORITY (AFCA)
Address: GPO Box 3, Melbourne VIC 3001

Telephone: 1800 931 678

Website: www.afca.org.au

Email: info@afca.org.au

For any issue relation to your personal information:

THE PRIVACY COMMISSIONER
Address: GPO Box 5218, Sydney NSW 2001

Telephone: 1300 363 992

Email: privacy@privacy.gov.au

You may also contact the Australian Securities & Investments Commission (ASIC) on 1300 300 630 (free call info line) to make a complaint and obtain information about your rights.

Your Privacy

We are committed to protecting your privacy and maintaining the security of the personal, sensitive and financial information you provide to us.

To provide financial advice and related services, we are required to collect, maintain and retain records containing information that personally identifies you and may include sensitive information such as health information where relevant to the advice provided.

Information may also be collected to satisfy obligations under applicable laws, including Anti-Money Laundering and Counter-Terrorism Financing (“AML/CTF”) requirements.

We generally collect information directly from you, however with your consent we may also collect information from third parties including:

- accountants;
- solicitors;
- superannuation funds;
- insurers;
- product providers; and
- other professional advisers relevant to the services provided.

If you choose not to provide requested information, we may be unable to provide appropriate advice or may decline to provide services where insufficient information is available.

Your records may be retained electronically and/or physically in accordance with legal and regulatory requirements, generally for a minimum period of seven (7) years.

Throughout the advice process, your personal information may be disclosed to third-party service providers where reasonably required to provide services to you, including:

- financial product providers;
- platform providers;
- paraplanning and administration providers;
- software and IT providers;
- external professional advisers; and
- third parties engaged to assist us in meeting licensing, compliance and operational obligations.

Some service providers may be located outside Australia. Reasonable steps will be taken to ensure any offshore providers comply with applicable privacy obligations and confidentiality requirements.

You may request access to your personal information at any time by contacting us. Our Privacy Policy outlines how we collect, use, store and disclose your information, how you may access or correct your information and how complaints may be made.

Our Privacy Policy is available on our website or upon request.

Professional Indemnity Insurance

Valentia Capital Pty Ltd holds an Australian Financial Services Licence. It is required to comply with the obligations of the Corporations Act 2001 and the conditions of its licence. This includes the need to have adequate compensation arrangements in place with a Professional Indemnity insurer for the financial services that its current and past representatives provide.

Adviser Profile

This adviser profile is a summary about me and should be read in conjunction with my Licensee Financial Services Guide. My profile sets out my contact details, professional details, the services and products I provide and how I am paid.

Mina Nguyen

Authorised Representative (AR) No. 000470688

Essense Wealth Solutions Pty Ltd

trading as **Essense Wealth** or **EWS**

Corporate Authorised Representatives (CAR) No. 1296349

ABN: 60 658 170 417

Address: 3/752 Blackburn Road, Clayton, VIC 3168

Postal: PO BOX 116, Niddrie, VIC 3042

Phone: 1800 845 061

Email: hello@ews.com.au

Qualifications

My qualifications:

- Graduate Diploma of Financial Planning (2021)
- Advanced Diploma in Financial Planning (2015)
- Diploma in Financial Planning (2013)
- Qualified under section 921B of the Corporations Act 2001, as set by ASICs qualification standards

Products I can offer you:

I am authorised to provide personal and/or general advice on and deal in the following financial products:

- Basic and non-basic deposit products
- Government debentures, stocks and bonds
- Life insurance (investment and personal)
- Managed investments
- Investor Directed Portfolio Services (IDPS)
- Retirement Savings Accounts (RSA)
- Securities
- Superannuation
- Self-managed superannuation
- Standard Margin lending
- Tax (Financial) Advice

Adviser Remuneration

Mina Nguyen is a director and shareholder of both Valentia Capital Pty Ltd and Essense Wealth Solutions Pty Ltd (EWS). Mina receives an annual salary from EWS, and may also receive a distribution of profits from EWS and/or Valentia Capital Pty Ltd.

Adviser Profile

This adviser profile is a summary about me and should be read in conjunction with my Licensee Financial Services Guide. My profile sets out my contact details, professional details, the services and products I provide and how I am paid.

Mark Dela Cruz

Authorised Representative (AR) No. 001295162

Essense Wealth Solutions Pty Ltd

trading as **Essense Wealth** or **EWS**

Corporate Authorised Representatives (CAR) No. 1296349

ABN: 60 658 170 417

Address: 3/752 Blackburn Road, Clayton, VIC 3168

Postal: PO BOX 116, Niddrie, VIC 3042

Phone: 1800 845 061

Email: hello@ews.com.au

Qualifications

My qualifications:

- Graduate Diploma of Financial Planning (2021)
- Graduate Certificate in Financial Planning (2020)
- Diploma of Financial Planning (2017)
- Bachelor of Accounting (2014)
- Qualified under section 921B of the Corporations Act 2001, as set by ASICs qualification standards

Products I can offer you:

I am authorised to provide personal and/or general advice on and deal in the following financial products:

- Basic and non-basic deposit products
- Government debentures, stocks and bonds
- Life insurance (investment and personal)
- Managed investments
- Investor Directed Portfolio Services (IDPS)
- Retirement Savings Accounts (RSA)
- Securities
- Superannuation
- Self-Managed Superannuation
- Tax (Financial) Advice

I am **NOT** authorised to provide personal and/or general advice on and deal in the following financial products:

- Standard Margin Lending facilities

Adviser Remuneration

Mark Allen Dela Cruz is a director and shareholder of both Valentia Capital Pty Ltd and Essense Wealth Solutions Pty Ltd (EWS). Mark receives an annual salary from EWS, and may also receive a distribution of profits from EWS and/or Valentia Capital Pty Ltd.

Adviser Profile

This adviser profile is a summary about me and should be read in conjunction with my Licensee Financial Services Guide. My profile sets out my contact details, professional details, the services and products I provide and how I am paid.

Isaac John Ghaly

Authorised Representative (AR) No. 001271061

Essense Wealth Solutions Pty Ltd

trading as **Essense Wealth** or **EWS**

Corporate Authorised Representatives (CAR) No. 1296349

ABN: 60 658 170 417

Address: 3/752 Blackburn Road, Clayton, VIC 3168

Postal: PO BOX 116, Niddrie, VIC 3042

Phone: 1800 845 061

Email: hello@ews.com.au

Qualifications

My qualifications:

- Graduate Diploma of Financial Planning (2024)
- Diploma in Financial Planning (2018)
- Bachelor of Commerce (2014)
- Qualified under section 921B of the Corporations Act 2001, as set by ASICs qualification standards

Products I can offer you:

I am authorised to provide personal and/or general advice on and deal in the following financial products:

- Basic and non-basic deposit products
- Government debentures, stocks and bonds
- Life insurance (investment and personal)
- Managed investments
- Investor Directed Portfolio Services (IDPS)
- Retirement Savings Accounts (RSA)
- Securities
- Superannuation
- Tax (Financial) Advice

I am **NOT** authorised to provide personal and/or general advice on and deal in the following financial products:

- Standard Margin Lending facilities
- Self-Managed Superannuation

Adviser Remuneration

Isaac John Ghaly receive a salary from Essense Wealth Solutions Pty Ltd t/a Essense Wealth Solutions (EWS) and may also receive a bonus from Essense Wealth Solutions Pty Ltd t/a Essense Wealth Solutions (EWS). The amount of my salary and/or bonus is dependent on a range of factors including their experience, skills and professional standards.