

AUTHORISED REPRESENTATIVE CERTIFICATE



AVALONFS PTY LTD (ABN 43 162 297 298) AS THE HOLDER OF AUSTRALIAN FINANCIAL SERVICES LICENCE NUMBER 437518 UNDER CORPORATIONS ACT 2001 AT SUITE F LEVEL 1 OCTAGON, 110 GEORGE STREET PARRAMATTA 2150 CERTIFIES THAT WITH EFFECT FROM 9/10/2014 AND UNDER SECTION 916A OF THE CORPORATIONS ACT 2001, THAT:

WealthCircles Financial Pty Ltd

HAS BEEN GRANTED AN AUSTRALIAN FINANCIAL SERVICES INDIVIDUAL AUTHORISED REPRESENTATIVE NUMBER: **466664** AND IS ABLE TO PROVIDE ADVICE IN THE FINANCIAL SERVICES LISTED IN THE SCHEDULE BELOW.

THIS AUTHORITY WILL REMAIN IN FORCE UNTIL REVOKED BY THE LICENCEE AVALONFS PTY LTD

SCHEDULE OF FINANCIAL SERVICES AUTHORISED

Nature of Financial Services Authorised

1. **General Advice Only**
2. **Arrange to deal in Approved financial product types**

Approved financial product types

1. **Basic deposit products**
2. **Deposit products other than basic deposit products;**
3. **Debentures, stocks or bonds issued by a government**
4. **Interests in managed investment schemes including IDPS**
5. **Securities**
6. **Superannuation**
7. **Self Managed Superannuation Funds**
8. **Retirement Savings Accounts**

To: RETAIL AND WHOLESALE CLIENTS

THIS CERTIFICATE IS TO BE READ IN CONJUNCTION WITH AVALONFS PTY LTD'S LIST OF APPROVED FINANCIAL PRODUCTS WITHIN THE ABOVE FINANCIAL PRODUCT TYPES.

THE APPROVED FINANCIAL PRODUCTS ARE FREQUENTLY REVIEWED AND UPDATED BY AVALONfs PTY LTD.

CLIENTS ARE ENTITLED TO A COPY OF THIS CERTIFICATE FREE OF CHARGE AT ANY TIME.

A handwritten signature in black ink, appearing to be a stylized name, positioned above a horizontal line.

9/10/2014

Director

Special Conditions