Financial Services Guide

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This Financial Services Guide (“Guide”) contains information that will help you decide whether to use the financial services we offer – it is important that you read this document in full It sets out:

- who we are and how to contact us
- the advice and services we provide
- information about the Licensee
- our fees and how we are paid in connection with those services
- how we manage your private information
- how you can complain about a matter relating to us

Our services are provided under a regulated environment, where an Australian Financial Service Licence is held. Our Licensee is Blackcrest Group Pty Ltd (” the Licensee”), who authorises APFS MELBOURNE 1 PTY LTD trading as Ziku Advice (ABN 86 639 578 242) to be an Authorised Representative (Authorised Representative Number 001281900).

References to “our”, “we”, “us”, "me" and "I" refer to APFS MELBOURNE 1 PTY LTD trading as Ziku Advice.

Contact Us:

Address: Unit 4, 14-16 Garden Blvd Dingley Village, Victoria 3172

Phone: (03) 9853 4637

Email: admin@zikucapital.com.au

Website: www.zikucapital.com.au

About Us

At Ziku Advice, we believe in empowering your financial journey through our holistic approach to wealth management. Our comprehensive suite of services is designed to address every aspect of your financial life, ensuring a balanced and well-rounded wealth experience.

Our team of experienced professionals will work closely with you to assess your unique financial situation, goals, and risk tolerance. We'll then develop a personalised financial roadmap that incorporates a wide range of wealth-building strategies.

About the Licensee

Blackcrest Group Pty Ltd; ABN 55 670 911 252
Australian Financial Services Licensee.

Licence No: 555615

The Licensee has:

- Approved the distribution of this Guide
- Authorised us to provide advice and other services as described in this Guide.

Not Independent

Generally, we provide personal advice in line with the Licensee's Approved Product and Services List (APSL) which may include financial products and services associated with the Licensee. We may receive commissions from life insurance products we recommend and non-monetary benefits such as training and educational seminars from product providers. For these reasons, we are not considered independent, impartial, or unbiased.

Documents you may receive in the financial planning process

We will provide you with several documents as you progress through your financial planning and advice journey. We may provide these documents electronically to your nominated email address, unless otherwise agreed.

When we provide personal advice, it will normally be documented and provided to you in a Statement of Advice (SoA). The SoA contains a summary of your goals and the strategies and any financial products we may recommend to achieve your goals. It also provides you with detailed information about product costs and the fees and other benefits we and others will receive, as a result of our advice.

If we provide further personal advice an SoA may not be required. We will keep a record of any personal advice we provide you for seven years. You may request a copy of such records by contacting us during that period.

If we recommend or arrange a financial product for you, we will provide a Product Disclosure Statement (PDS), or Investor Directed Portfolio Services (IDPS) guide. 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 manage that product. You should read any warnings in your advice document, the PDS or IDPS guide carefully before making any decision relating to a financial strategy or product.

Our advice and services

We are authorised to provide personal or general financial advice on:

- Wealth Accumulation
- Personal insurance
- Superannuation strategies and retirement planning
- Retirement income streams, including pensions and annuities
- Budget and cash flow management
- Centrelink and other government benefits

We are authorised to provide advice on and arrange the following products:

- Superannuation
- Securities
- Retirement savings accounts
- Managed investment schemes including Investor Directed Portfolio Services (IDPS)
- Deposit and payment products, including basic deposit, non-basic deposit, and non-cash payment products
- Life Products – Investment life insurance
- Life Products – Life risk insurance (including life cover, income protection cover, total and permanent disability cover, and trauma cover)

Your adviser may also be authorised to advise on other specialist areas. These are listed in their adviser profiles.

Transaction services

In limited circumstances, we can arrange financial product transactions for you on your instruction without providing personal advice.

Providing information to us

It is important that we understand your circumstances and goals, so that we can provide you with appropriate advice and services. You have the right not to provide us with any personal information. Should you choose to withhold information, or if information you provide is incomplete or inaccurate, the advice or services we provide you may not be appropriate for you.

It is also important that you keep us up to date by informing us of any changes to your circumstances so we can determine if our advice is still appropriate.

Privacy Collection Statement

We are committed to protecting your privacy and outline below how we maintain the privacy of the information we collect about you.

As part of the advice journey, we need to collect information about you. Where possible we will obtain that information directly from you, but if authorised by you we may also obtain it from other sources such as your employer or accountant. If that information is incomplete or inaccurate, this could affect our ability to analyse your needs, objectives and financial situation, so our recommendations may not be appropriate or suitable for you.

We are also required to implement client identification processes under the Anti-Money-Laundering and Counter-Terrorism Financing Act (AML/CTF) 2006. We will need you to present identification documents such as passports and driver's licenses to meet our obligations.

We keep your personal information confidential and only use it in accordance with the Ziku Privacy Policy. Some of the ways we may use this information are set out below:

- We and the Licensee may use this information to provide financial services to you;
- We may disclose your information to other financial advisers, brokers and those who are authorised by the Licensee to review clients' needs and circumstances from time to time, including other companies within the Ziku Group;
- Your information may be disclosed to external service suppliers both here and overseas who supply administrative, financial or other services to assist us and the Group to provide financial and services to you. A list of countries where these service providers are located can be found in the Ziku Privacy Policy;
    - We may be disclosing your personal information to approved external service providers located in Phillipines for the purpose of outsourcing Administration Services.
- Your information may be used to provide ongoing information about opportunities that may be useful or relevant to your financial needs through direct marketing (you can opt-out at any time); and
- Your information may be disclosed as required or authorised by law and to anyone authorised by you.

We and the Licensee will continue to take reasonable steps to protect your information from misuse, loss, unauthorised access, modification or improper disclosure. You can request access to the information we or the Licensee holds about you at any time to correct or update it as set out in the Ziku Privacy Policy. The Privacy Policy also contains information about how to make a privacy complaint. For a copy of the Privacy Policy visit www.zikucapital.com.au or you can contact us.

Artificial Intelligence (AI)

Ziku utilises a closed Artificial Intelligence (AI) System for the summary of information, inclusive of meetings, which will be further disclosed at the beginning of all client meetings. Ziku's practical use of AI Tools does not engage with Automated Decision Making (ADM) Systems. ADM AI Systems may be used in areas like financial risk assessment, client suitability, and personalised recommendations. All of these activities are utilised to support the adviser's recommendations and servicing of the client and do not replace adviser input.
Ziku acknowledges that the use of ADM systems must be heavily regulated and if Ziku adopts these systems, client consent quill be requested through the client engagement documents.

Confidence in the quality of our advice

If at any time are not satisfied with our services, the following will help you understand your options and find a resolution.

- Contact your adviser and tell them about your complaint.
- Alternatively, you can contact the Licensee at:
    - Phone (03) 9853 4637
    - Email **admin@zikucapital.com.au**
    - Online at **www.zikucapital.com.au**
    - In writing to:

      Complaints Officer
      Ziku Advice
      Unit 4, 14-16 Garden Blvd
      Dingley Village, Victoria 3172

They will try to resolve your complaint quickly and fairly. They will provide you with a decision about your complaint within 30 days of us receiving it.

We note that in some circumstances, it may not be possible for us to completely resolve a complaint within this timeframe. If you do not agree with our decision in respect of your complaint, or are otherwise unsatisfied with our response, you may escalate your complaint to one of the following External Dispute Resolution Schemes.

Any issues about financial advice, investments, superannuation, insurance matters, or credit matters	**Australian Financial Complaints Authority (AFCA)** GPO Box 3, Melbourne VIC 3001 1800 931 678 www.afca.org.au info@afca.org.au
Any issue about your personal information	**The Office of the Australian Information Commissioner** GPO Box 5218, Sydney NSW 2001 1300 363 992 www.oaic.gov.au enquiries@oaic.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.

Professional indemnity insurance

We maintain professional indemnity insurance to cover our advice and the recommendations provided by your adviser. The Licensee is also covered by professional indemnity insurance and this satisfies the requirements imposed by the Corporations Act 2001 and National Consumer Credit Protection Act. The insurance also covers claims arising from the actions of former employees or representatives of the Licensee, even where subsequent to these actions, they have ceased to be employed by or act for the Licensee.

Other business interests and relationships

Other Business arrangements and interests

In addition to providing the services listed in this Guide, we have a business relationship with Ziku Lending and Ziku Accounting & Tax. Ziku Lending provides a comprehensive lending and mortgage broking service, whilst Ziku Accounting and Tax provide full tax and accounting services.

We control a percentage of the equity interests in the business providing the services listed above.

As a result, we will benefit from fees, dividends or income received from the business's profits that may result from any payments or other benefits received in respect of the services provided to you.

Separately managed accounts (SMA)

A separately managed account (SMA) is an account where a responsible entity, based on advice from a professional investment manager, can make investment decisions on a client's portfolio and transact on those decisions without requiring the client's express consent each time. This means the responsible entity is responsible for the discretionary management of the client's investment portfolio. We distribute the Weinberg Private Managed Accounts which is/are administered by MyNorth and Netwealth.

We are not the investment manager and have no relationship or association with the investment manager. The responsible entity appoints a professional investment manager to advise on the SMA portfolio's management. The responsible entity makes all investment decisions relating to the SMA portfolios.

For more information about how the product works and the roles and responsibilities of the key parties, please refer to the Weinberg Private Managed Accounts PDS which we provide to you if we recommend the SMA product to you.

If you are no longer our client, the responsible entity may have the discretion to move your investments out of the Weinberg Private Managed Accounts.

Fees

Other than the fees disclosed under 'Our Fees' above, we do not receive any other remuneration in relation to Weinberg Private Managed Accounts.

ABNs and Australian financial services licences (AFSL)

Responsible entity	NMMT Limited, ABN 42 058 835 573, AFSL 234 653
Investment manager	Elston Asset Management Pty Ltd ABN 37 150 161 765, AFSL 325 252

Responsible entity	Ironbark Asset Management Limited ABN 63 116 232 154, AFSL 298 626
Investment manager	Elston Asset Management Pty Ltd ABN 37 150 161 765, AFSL 325 252

Benefits we may receive

In addition to the payments explained below we may receive other monetary and non-monetary benefits, support services or recognition from the Licensee to help us grow our business. These are not additional costs to you. They could include training, badging rights, technology and technology support, marketing, financing, events or other recognition we are eligible for. We may receive benefits from product issuers that may include non-monetary benefits that are valued at less than $300. We may also participate in business lunches or receive corporate promotional merchandise tickets to sporting or cultural events and other similar items.
From time to time, Blackcrest Group Pty Ltd (AFSL) may facilitate access to the Licensee and us to be trained and educated by product issuers on their products.

Personal and professional development

The Licensee provides personal and professional development opportunities such as education and professional development programs, offered annually to qualifying practices.

Placement fees

From time to time the Licensee may receive fees from brokers or product issuers for arranging client participation in Initial Public Offerings (IPOs) of financial products. The fee, which is generally a percentage of the fee paid to the broker, varies from offer to offer and by the level of participation by the Licensee. We may share in this fee based on the level of participation by our clients.

Our Fees

We will discuss and agree the actual fees with you before we proceed and where relevant the fees and commissions will be disclosed in the advice document provided to you. The following section outlines the types of fees that may apply.

The fees charged for our advice and services may be based on a combination of a set dollar amount, or a percentage-based fee. Our agreed advice and service fees may include charges for one off or regular fees. We may also receive initial or ongoing commissions from certain product providers.

Licensee fees

All permissible fees and commissions will be paid directly to the Licensee. It will then pass on the amounts due to us through its payment system. The Licensee charges us a Licensee Fee each year. The Licensee Fee is determined as an annual amount based on a number of factors, including our business revenue, the number of advisers and/or accredited mortgage consultants in the practice and a practice fee.

Other costs

Other costs may apply in the process of providing our advice and services to you. We will agree all additional costs with you prior to incurring them.

The following table outlines the range of fee we charge and should be used as a guide only. We will discuss your individual needs and agree our fees with you. The actual agreed fees will depend on factors such as the complexity of your circumstances and goals and the scope of the advice. All fees and charges include GST.

Fee Schedule

Initial Fees

Advice Areas	Fees Starting From
Cash Flow / Budgeting	$1,650
Debt Management	$2,200
Standard	$2,600
Comprehensive	$4,200
Complex	$6,600
Self-Managed Super Funds	$6,600
Insurance Only	$1,100
Aged Care	$4,400

Standard: Common advice needs: strategic wealth creation, product review and analysis, insurance analysis
Comprehensive: Specialised advice needs: retirement income solutions, retirement gap analysis and shortfall planning and social security advice.
Complex: Advanced advice needs: complex investment and ownership structures.

Annual Advice And Service Fees

You can elect to enter into a 12-month advice and services agreement as part of your financial planning strategy. The fee can range from a $2,800 to $8,800 depending on the level and complexity of service. Details of the services and fees will be set out within the agreement.

Hourly Fees

Service	Fee Per Hour
Director	$850
Senior Financial Adviser	$600
Financial Adviser	$450

Ad Hoc Fees

Service	Fee Starting From
Insurance Claims	$2,200
Centrelink Assistance	$1,650

Insurance Commissions

Initial commissions: Up to 66% of the first year's premium for new policies implemented from 1 January 2020.

We may receive commissions on increases or additions to existing policies.

Ongoing commissions:
Up to 22% of the insurance premium each following year.
For example: On insurance policies implemented from 1 January 2020, if your insurance premium was $1,000, we would receive an initial commission of up to $660. We would receive an ongoing commission of up to $220 pa.

The Ziku Advice Team

Damien Jordan

Senior Financial Adviser and Managing Director

Damien Jordan is an Authorised Representative (249674) of the Licensee.

Damien is an accomplished Finance Executive with over 25 years of strategic, operational, and leadership experience providing innovative and practical financial and business solutions to clients. He established Jordan Financial Solutions Pty Ltd in 2002 after working at ANZ in Mortgage Operations. Damien has also been a Director for 5 years including Vice Chairman and Chairman of the The Advisers Association. He loves seeing his clients and staff achieve their goals and thrives on using his skill sets, working with various strategies to help them make life shaping decisions and drive powerful outcomes. Damien is married with two teenage children and enjoys his sport. He is a passionate cricketer and a die-hard Collingwood supporter.

Qualifications & Education

ACS Accredited Aged - Care Professional | Aged-Care Steps

Post Graduate Master's Degree of Financial Planning | Griffith University

Graduate Certificate in Financial Planning | Griffith University

Governance for Directors | Australian Institute of Company Directors

Certificate IV in Finance and Mortgage Broking | Kaplan

Executive-Level Coaching Level 1 | Institute of Executive Coaching and Leadership

Certified Financial Planner | Financial Planning Association of Australia (FPA)

Diploma of Financial Planning | Financial Planning Association of Australia (FPA)

Diploma of Financial Advising | Securities Institute

SMSF Regulation and Taxation | Kaplan

Contact Details

Address	Unit 4,14 - 16 Garden Blvd, Dingley Village, Victoria 3172
Phone	03 9853 4637
Email	damien@zikucapital.com.au

Tristan Jordan

Senior Financial Adviser

Tristan Jordan is an Authorised Representative (392552) of the Licensee.

Tristan is a Senior Financial Adviser at Ziku Capital and has extensive experience in the Financial Services industry having started in 2007. Tristan began as a Paraplanner, before developing a passion for exploring advice strategies that provided value and financial education to his clients. Today, Tristan is a well-established leader in the advice profession and enjoys interacting with clients to deliver tangible, life-shaping outcomes that provide financial relief, peace of mind, and comfort when needed. Tristan's ultimate purpose is to help clients create financial freedom by finding their 'Why' and leaving no stone unturned to help them achieve their dreams. In Tristan's personal life, he enjoys spending time with his kids, family and friends, playing and watching sports (especially cricket and footy), and supporting the mighty Collingwood Football Club.

Qualifications & Education

Bachelor of Business (Banking & Finance) | Monash University

Diploma in Finance and Mortgage Broking | Kaplan

Graduate Diploma of Financial Planning | Kaplan

Contact Details

Address	Unit 4,14 - 16 Garden Blvd, Dingley Village, Victoria 3172
Phone	03 9853 4637
Email	tristan@zikucapital.com.au

Calvin Barlow

Senior Financial Adviser

Calvin Barlow is an Authorised Representative (415498) of the Licensee.

Calvin is a Senior Financial Adviser and Owner of Ziku Capital, boasting over 15 years in the financial planning industry. He is highly regarded and was awarded the 2013 New Planner Award for Greater Melbourne and Regional Victoria within the largest licensee group in Australia. Calvin is dedicated to helping people achieve their lifestyle goals by alleviating the anxiety attached to financial decisions. Calvin's diverse client base ranges from first-time investors, high net worth individuals, retirees, business owners and senior executives. Outside of work, Calvin loves his sport and keeping fit. He is a passionate supporter of the Carlton Football Club and a keen Cricketer. Calvin enjoys spending quality time with his young family and travelling to different parts of the world.

Qualifications & Education

Master of Financial Planning | Griffith University

Diploma in Finance and Mortgage Broking | Kaplan

Bachelor of Commerce (Management, HR and Marketing) | Deakin University

Certified Financial Planner (CFP)

Contact Details

Address	Unit 4,14 - 16 Garden Blvd, Dingley Village, Victoria 3172
Phone	03 9853 4637
Email	calvin@zikucapital.com.au

Stephen Charalambous

Senior Financial Adviser

Stephen Charalambous is an Authorised Representative (450131) of the Licensee.

Stephen has been a dynamic force in the financial service industry since 2013, driven by his relentless passion for financial planning and commitment to excellence. Stephen finds fulfilment and gratitude in witnessing clients achieve their goals, both lifestyle and financial aspects, and embraces the transformative impact of financial planning guidance on their lives. Stephen is a sports enthusiast, especially passionate about football and basketball, with Carlton Football Club holding a special place in his heart. Stephen enjoys spending quality time with his young family, exploring new cuisines, and travelling to different parts of the world, creating as many memories as possible along the way.

Qualifications & Education

Bachelor of Commerce in Finance | Deakin University

Certified Financial Planner (CFP)

Certificate IV in Finance and Mortgage Broking | Kaplan

SMSF Regulation and Taxation | Kaplan

ACS Accredited Aged - Care Professional | Aged-Care Steps

Contact Details

Address	Unit 4,14 - 16 Garden Blvd, Dingley Village, Victoria 3172
Phone	03 9853 4637
Email	stephen@zikucapital.com.au

Nermin Manjusak

Financial Adviser

Nermin Manjusak is an Authorised Representative (1290931) of the Licensee.

Nermin is a driven and dedicated professional who takes pride in his work. He takes great pride in his ability to provide outstanding outcomes for his clients, viewing himself as a guide in their financial journey. Nermin strives to support his clients in achieving both financial and lifestyle goals and emphasises that even small changes can have a significant impact moving forward. Outside of work, Nermin is a passionate supporter of the Richmond Football Club. He also enjoys playing golf and relishes the challenge of playing well for a full round. However, what Nermin treasures most is spending time with his family and friends.

Qualifications & Education

Bachelor of Commerce | Swinburne University

Diploma (Financial Planning) | Monarch Institute

Graduate Diploma (Financial Planning) | Kaplan

Contact Details

Address	Unit 4,14 - 16 Garden Blvd, Dingley Village, Victoria 3172
Phone	03 9853 4637
Email	nermin@zikucapital.com.au

Andrea Sacchetti

Financial Adviser

Andrea Sacchetti is an Authorised Representative (1290905) of the Licensee.

Andrea enjoys working with people, both colleagues and clients, and making a profound difference to people's livelihoods. Andrea is a big fan of soccer and the AFL, supporting Essendon. Andrea also enjoys spending quality time with his family.

Qualifications & Education

Bachelor of Finance and Financial Planning | Deakin University

Diploma (Management) | Holmesglen Institute

SMSF Regulation and Taxation | Kaplan

Contact Details

Address	Unit 4,14 - 16 Garden Blvd, Dingley Village, Victoria 3172
Phone	03 9853 4637
Email	andrea@zikucapital.com.au

Samantha Bakhurst

Financial Adviser

Samantha Bakhurst is an Authorised Representative (1301732) of the Licensee.

Samantha has worked in the financial services industry for over 10 years and brings an approachable style to financial planning. She understands that everyone's lifestyle is different and believes that financial advice should work with your life, not against it. Samantha focuses on delivering clear, practical guidance tailored to each client's unique goals—helping them make confident financial decisions without unnecessary complexity.

Samantha is a passionate Richmond Member and loves attending Richmond games with her Dad and spending time with her young family.

Qualifications & Education

Bachelor of Business (Accounting and Finance) | Monash University

Master of Financial Planning | Deakin University

ACS Accredited Aged - Care Professional | Aged-Care Steps

Contact Details

Address	Unit 4, 14 - 16 Garden Blvd, Dingley Village, Victoria 3172
Phone	03 9853 4637
Email	samantha@zikucapital.com.au

Rakshan Baidya

Financial Adviser

Rakshan Baidya is an Authorised Representative (1321549) of the Licensee.

Rakshan is dedicated to helping individuals and families secure their financial future through clear, tailored advice. He thrives on building lasting client relationships and excels at breaking down complex financial concepts so his clients can make confident, goal-aligned decisions.

A multilingual communicator, Rakshan is fluent in English and Nepali, and possesses a strong understanding of Hindi. Outside of work, he loves traveling and spending quality time with family and friends. He is also an avid football fan and a die-hard Arsenal supporter who rarely misses a Premier League match.

Qualifications & Education

Bachelor of Business (Financial Planning) | RMIT

Diploma of Financial Services | RMIT

Contact Details

Address	Unit 4, 14 - 16 Garden Blvd, Dingley Village, Victoria 3172
Phone	03 9853 4637
Email	rakshan@zikucapital.com.au

Benjamin Christopoulos

Financial Adviser

Ben Christopoulos is an Authorised Representative (1321550) of the Licensee.

Ben is a passionate adviser who enjoys connecting people's life goals to a proper financial plan. He takes pride in working towards positive financial outcomes for his clients and ensuring that their strategy is clear and without unnecessary complexity. Outside of work, Ben is a passionate supporter of the Hawthorn Football Club and loves planning his next travel adventure with friends and family.

Qualifications & Education

Bachelor of Commerce (Economics) and Global Studies I Monash University

Graduate Diploma of Financial Planning I Kaplan

Contact Details

Address	Unit 4, 14 - 16 Garden Blvd, Dingley Village, Victoria 3172
Phone	03 9853 4637
Email	ben@zikucapital.com.au