

# Financial Services & Credit Guide - Part B

V17092024

**17 September 2024**

## **FinancialLine UMG Pty Ltd**

As trustee for The Pyramid Unit Trust ABN 24 741 319 784 and is a corporate authorised representative (No. 280169) of Modoras Pty Ltd ABN 86 068 034 908 Australian Financial Services and Credit License No. 233209.

## **Katerina Sousalis**

Authorised representative and credit representative profile

This document should be read together with Part A of the Modoras Pty Ltd Financial Services and Credit Guide (FSCG). Modoras Pty Ltd has authorised the distribution of this FSCG.



## Your planner: Katerina Sousalis

Is authorised:

- by FinancialLine UMG Pty Ltd (FinancialLine) to provide financial planning advice on FinancialLine's behalf
- by Modoras Pty Ltd to provide credit assistance on the company's behalf

Katerina's individual authorisations are as follows:

- Authorised representative number 236867
- Credit representative number 419703

## Qualifications, memberships, and experience

Katerina's qualifications, memberships and experience are as follows:

- Diploma in Financial Planning
- Certificate IV in Finance and Mortgage Broking
- Studies in accounting, banking and finance
- Ethics and Professionalism in Financial Advice
- Margin Lending and Geared Investments
- Bachelor of Design
- Member of the Association of Financial Advisers
- Over 23 years of experience in the financial services industry

## Financial product advice offered by Katerina

Katerina is authorised by FinancialLine to deal in the following products:

- deposits and payments
- personal insurance and life investments
- superannuation (all)
- managed investments (e.g. investor-directed portfolio services)
- retirement savings accounts
- securities (e.g. shares)
- margin lending
- government debentures, stocks or bonds

Additionally, Katerina is registered to provide Tax (Financial) Advice services. Based on the information collected from you, Katerina will consider the tax consequences of the financial advice she provides. However, this financial advice will not include a full assessment of your overall tax position or your tax liabilities and obligations. You should seek specialist tax advice from your accountant.



## Specialist advice areas

Katerina's specialist advice areas include:

- self-managed super funds
- leveraged investments
- direct equities

If Katerina identifies any other specialist areas of advice or products she believes you need but which she's not authorised to provide or recommend, she'll advise you to consult someone who is authorised.

## Credit assistance

As a credit representative of Modoras Pty Ltd, Katerina is authorised to provide consumer credit assistance on behalf of the company.

She's also authorised to assist with loans regulated under the National Consumer Credit Protection Act, as follows:

- entering into or applying for a credit contract
- staying with an existing lender or lessor
- increasing the limit of an existing credit contract
- switching from an existing lender or lessor

Katerina can provide credit assistance through the panel of credit providers used by Modoras Pty Ltd (for the list of providers, please see Modoras FSCG Part A).

If Katerina provides credit assistance to you, she'll do so as a credit representative of Modoras Pty Ltd (Australian credit licence 233209). Credit assistance is not provided through FinancialLine.

Also, she can refer you to another authorised credit representative of Modoras Pty Ltd or to an external third party for any credit assistance you may require.

## Who is Katerina associated with?

Katerina is:

- an employee of FinancialLine
- an authorised representative of FinancialLine (a corporate authorised representative (CAR) of Modoras Pty Ltd)
- a credit representative of Modoras Pty Ltd (the licensee)

Katerina is also associated with the following companies:

- Modoras Wealth Management (QLD) Pty Ltd (ABN 66 623 115 668, CAR No. 1268659)
- Modoras Wealth Management (SYD) Pty Ltd (ABN 82 622 475 478, CAR No. 1261043)

## How is Katerina remunerated?

Katerina is an employee of FinancialLine and receives a salary. Katerina may also receive a bonus based on a balanced scorecard arrangement.

Her performance and that of FinancialLine, is not based on or linked to dealings with any specific financial product or class of financial products.

FinancialLine is entitled to receive 80% of the net total initial and ongoing fees or commissions payable to the licensee Modoras Pty Ltd, for financial planning business written or advice provided by Katerina.

Details of any fees or commissions payable will be disclosed in the:

- statement of advice or record of advice (if you're getting financial planning advice)
- credit quote (if you're getting credit assistance)

## How to contact Katerina

Katerina can be contacted in the following ways:

katerina.sousalis@modoras.com

Level 3, 50-56 Sanders Street, Upper Mt Gravatt QLD 4122

PO Box 6530, Upper Mt Gravatt QLD 4122

(07) 3219 2555 (inside Queensland)

1300 888 803 (outside Queensland)