



# FINANCIAL SERVICES & CREDIT GUIDE - PART B

V23032026

Issued on 23 March 2026

## **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 Wealth Management (QLD) Pty Ltd (MWM (QLD)) to provide financial planning advice on MWM (QLD)'s behalf
- by Modoras Wealth Management (SYD) Pty Ltd (MWM (SYD)) (as a corporate authorised representative of Modoras Pty Ltd) to provide financial planning advice on MWM (SYD)'s behalf
- by Modoras Pty Ltd to provide credit assistance on the company's behalf

Each Modoras advice document clearly identifies which of the above entities are responsible for the advice provided to you.

Katerina's individual authorisations are as follows:

- Authorised representative number 236867
- Credit representative number 419703

## Supervised work and training of a Provisional Financial Planner

As part of Modoras' commitment to investing in the next generation of financial planners, Modoras offers the Modoras Professional Year Program. This is a mandatory professional development program that requires structured and supervised work before a Planner can be recognised as a fully qualified Financial Planner.

Katerina Sousalis is supervising the advice and client work of Vashist Dwarka. As he completes his Professional Year, he is required to complete 1,600 hours of structured and supervised professional activity. As part of this process, Vashist may assist with the preparation of your financial advice. In Katerina's capacity as Vashist's supervisor, Katerina will review all financial advice prepared by him and oversee his client work to ensure it meets Modoras' professional, legal, and ethical standards.

Please feel free to contact Katerina directly if you wish to provide any feedback regarding Vashist, or the advice and services he provides to you. You can contact Katerina via email at [katerina.sousalis@modoras.com](mailto:katerina.sousalis@modoras.com) or by phone on (02) 9923 2499.

## Qualifications, memberships, and experience

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

- Diploma of Financial Planning
- Certification - Ethics and Professionalism in Financial Advice
- Bachelor of Business
- Bachelor of Visual Arts (Interior Design)
- Barron's Top 150 Financial Advisers List for 2024
- Barron's Top 150 Financial Advisers List for 2025
- Finalist, IFA Excellence Awards – Best Client Servicing Individual 2018
- Finalist, Women in Finance Awards – Financial Planner/Adviser of the Year 2018

## Financial product advice offered by Katerina

Katerina is authorised 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
- direct equities
- leveraged investments

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
- increasing the limit of an existing credit contract
- staying with an existing lender or lessor
- 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, Modoras Wealth Management (QLD) or Modoras Wealth Management (SYD).

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 (corporate authorised representative (CAR))
- an authorised representative of MWM (QLD) (a corporate authorised representative (CAR))
- an authorised representative of MWM (SYD) (a corporate authorised representative (CAR))
- a credit representative of Modoras Pty Ltd (the licensee)

## 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, Modoras Wealth Management (QLD) and Modoras Wealth Management (SYD) is not based on or linked to dealings with any specific financial product or class of financial products.

FinancialLine, Modoras Wealth Management (QLD) and Modoras Wealth Management (SYD) 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](mailto: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)



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