



FINANCIAL SERVICES & CREDIT GUIDE - PART B

V23032026

Issued on 23 March 2026

Tony Sarai

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: Tony Sarai

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)) 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.

Tony's individual authorisations are as follows:

- Authorised representative number 236866
- Credit representative number 419704

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.

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

Please feel free to contact Tony directly if you wish to provide any feedback regarding Binuri, or the advice and services she provides to you. You can contact Tony via email at tony.sarai@modoras.com or by phone on (07) 3219 2555.

Qualifications, memberships, and experience

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

- Bachelor of International Business
- Bachelor of Commerce (Banking and Finance)
- Certified Financial Planner (CFP)
- Diploma of Financial Planning
- Certificate IV in Finance and Mortgage Broking
- Margin Lending and Geared Investments
- Graduate of Australian Institute of Company Directors (GAICD)
- Ethics and Professionalism in Financial Advice
- Member of the Financial Planning Association of Australia (FAAA)
- Over 25 years of experience in the financial services industry, including two years working with a UK-based global fund manager

Financial product advice offered by Tony

Tony 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)
- leveraged investments
- retirement savings accounts
- securities (e.g. shares)
- margin lending
- government debentures, stocks or bonds

Additionally, Tony is registered to provide Tax (Financial) Advice services. Based on the information collected from you, Tony will consider the tax consequences of the financial advice he 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

Tony's specialist advice areas include:

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

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

Credit assistance

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

He'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

Tony 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 Tony provides credit assistance to you, he'll do so as a credit representative of Modoras Pty Ltd (Australian credit licence 233209). Credit assistance is not provided through FinancialLine or Modoras Wealth Management (QLD).

Also, he 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 Tony associated with?

Tony is:

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

Tony is also associated with the following companies:

- RJS Wealth Management Pty Ltd
(ABN 24 156 207 126, CAR No. 438158)
- Enevia Pty Ltd
(ABN 40 128 973 464, Australian financial services licence (AFSL) No. 321254)

How is Tony remunerated?

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

His 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 Tony.

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 Tony

Tony can be contacted in the following ways:

tony.sarai@modoras.com

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

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(07) 3219 2555



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