

#9

COMPLETE

Collector: Web L nk 3 (Web L nk)
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Q1 Overall, do you agree or disagree with [standard 1] and proposed commentary? **Agree**

Q2 Please provide any comments on [standard 1] and the proposed commentary. **Respondent skipped this question**

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Q3 Overall, do you agree or disagree with [standard 2] and proposed commentary? **Agree**

Q4 Please provide any comments on [standard 2] and the proposed commentary. **Respondent skipped this question**

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Q5 Overall, do you agree or disagree with [standard 3] and proposed commentary? **Agree**

Q6 Please provide any comments on [standard 3] and the proposed commentary. **Respondent skipped this question**

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Q7 Overall, do you agree or disagree with [standard 4] and proposed commentary? **Agree**

Q8 Please provide any comments on [standard 4] and the proposed commentary. **Respondent skipped this question**

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Q9 Overall, do you agree or disagree with [standard 5] and proposed commentary? **Agree**

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Q10 Please provide any comments on [standard 5] and the proposed commentary. **Respondent skipped this question**

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Q11 Overall, do you agree or disagree with [standard 6] and proposed commentary? **Agree**

Q12 Please provide any comments on [standard 6] and the proposed commentary. **Respondent skipped this question**

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Q13 Overall, do you agree or disagree with [standard 7] and proposed commentary? **Agree**

Q14 Please provide any comments on [standard 7] and the proposed commentary. **Respondent skipped this question**

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Q15 Overall, do you agree or disagree with [standard 8] and proposed commentary? **Agree**

Q16 Please provide any comments on [standard 8] and the proposed commentary. **Respondent skipped this question**

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Q17 Overall, do you agree or disagree with [standard 9] and proposed commentary? **Don't know**

Q18 Please provide any comments on [standard 9] and the proposed commentary.

Please can you clarify, when the code will "commence" with respect to the requirement that a person "be an authorized financial adviser immediately before the commencement of the code"? The timeline suggests that the code will be approved by Q2 2019, and come into force in Q2 2020. Therefore, would one need to become an AFA before Q2 2019 or Q2 2020?

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Q19 Overall, do you agree or disagree with [standard 10] and proposed commentary? **Agree**

Q20 Please provide any comments on [standard 10] and the proposed commentary. **Respondent skipped this question**

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Q21 Overall, do you agree or disagree with [standard 11] and proposed commentary? **Don't know**

Q22 Please provide any comments on [standard 11] and the proposed commentary.

See previous question about when one needs to become an AFA in order "to be an authorised financial adviser immediately before the commencement of the code".

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Q23 Overall, do you agree or disagree with [standard 12] and proposed commentary? **Don't know**

Q24 Please provide any comments on [standard 12] and the proposed commentary. **Respondent skipped this question**

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Q25 Is there anything missing from the draft Code? **Unsure**

Q26 If you answered yes, what is missing? **Respondent skipped this question**

Q27 Do you have any feedback on the examples, or suggestions on other examples that should be included in the draft Code? **Respondent skipped this question**

Q28 Is there anything else you want to say? **Respondent skipped this question**

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Q29 Name

Michelle Gardner

Q30 Your role or professional title

Mortgage Broker

Q31 Individual or organisational submission **This is an individual submission and not on behalf of an organisation**

Code Working Group - Online Submission Form

Q32 If you give financial advice...

I am a
RFA

Q33 My organisation or I give the following types of advice...

Mortgages,
Other (please specify):
Currently studying to become an AFA, in order to give
Investment Planning Services

Q34 Organisation Name

Fourish Financial Services

Q35 Type of organisation

Mortgage
broker

Q36 Size of organisation

Small firm (1-10
staff)

Q37 If there are other things we should know about you or your business that would provide context to your answers, please provide details below.

Respondent skipped this question

Q38 Please indicate whether your submission contains any information that is confidential or whether you do not wish your name or any other personal information to be included in a summary of submissions.

Respondent skipped this question

Q39 Please provide your contact details (email and/or phone number) This is the only question that requires an answer. This information would not be released publicly. We may get in touch with you in order to help us understand particular points from your submission.

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