

Representative profile – Version 8.0
Preparation Date 1 June 2026

This document forms the second part of the Oreana Financial Services Guide. This FSG is divided into two parts; both must be read together. This document is designed to clarify who we are and what we do, and to help you decide whether to use our services.

Who We Are

Your financial adviser(s) are Representatives of and offer services on behalf of Oreana Financial Services Pty Ltd, AFSL License No. 482234:

Matthew Jones Authorised Representative No. 1261227

The Financial Services that the above financial adviser(s) offer is provided by Oreana Financial Services Pty Ltd, ABN 91 607 515 122 trading as Oreana Private Wealth, Authorised Representative (AR) No. 1261227.

Oreana Private Wealth specialises in providing advice to Executives, Professionals, Expatriates, Business Owners and Retirees. Our range of services and advice is designed to enhance your financial well-being and help you manage your financial complexity, allowing you to focus on your business, family, and/or retirement needs.

Oreana has authorised your advisor to provide you with this Financial Services Guide.

About Matthew Jones

Matthew is licensed with the Hong Kong Securities and Futures Commission (SFC) and the Australian Securities and Investment Commission (ASIC) allowing him to provide investment advice and planning across both Hong Kong and Australia. Matthew is also a member of the Professional Insurance Brokers Association (PIBA) and Mandatory Provident Fund Schemes Authority (MPF). With Matthew's experience and capabilities, he provides holistic expert advice in the areas of:

- Wealth creation;
- Insurance and risk management;
- Superannuation and retirement planning;
- Cross jurisdictional structuring and tax planning;
- Estate and succession planning.

What We do

We are authorised by Oreana Financial Services to provide financial advice in relation to:

- Wealth Accumulation
- Income & Asset Protection
- Tax Strategies
- Superannuation (Inc. SMSFs)
- Retirement & Redundancy Planning
- Estate Planning
- Government Benefits
- Debt Management
- Margin Lending
- Expatriate Financial Planning

What financial products and services are we authorised to provide?

We are authorised to provide personal financial advice, general financial advice, and transact on your behalf (dealing) in relation to the following types of financial products:

- Basic / Non-Basic Deposit Products
- Retirement savings accounts (“RSA”) products
- Debentures, stocks or bonds issued or proposed to be issued by a government
- Securities
- Life products – Investment Life Insurance
- Superannuation
- Life products – Life Risk Insurance
- Standard Margin Lending
- Managed investment schemes, including Investor Directed Portfolio Services (IDPS)
- Derivatives
- Foreign exchange contracts

How we charge for our services

All fees and commissions are inclusive of GST, and the fees may be higher than those disclosed below in complex cases. In these instances, we will inform you of the exact fee payable promptly in writing.

Schedule of fees

Type of Advice	Fee charged
Initial Meeting	At our expense (10 – 30 minutes)
Strategic Advice Only (advice preparation and delivery)	<p>The strategic advice fee compromise of two components:</p> <ol style="list-style-type: none"> 1. Strategic advice only – excluding product advice 2. Financial modelling – including up to 2 scenarios <p>A <u>minimum</u> dollar equivalent fee of AUD\$3,000 applies.</p>
Comprehensive Statement of Advice (advice preparation and implementation)	<p>The initial advice fee compromise of two components:</p> <ol style="list-style-type: none"> 1. Comprehensive advice fee – charged for the preparation of a written Statement of Advice. 2. An implementation fee – charged for implementing the advice and financial product recommendations. <p>From 0% to 2.2% based on the investment mount under advice and charged upfront. For example, for investment valued at AUD\$1,000,000 the maximum initial fee would be \$22,000 p.a.</p> <p>A <u>minimum</u> dollar equivalent fee of AUD\$5,000 applies.</p>

Type of Advice	Fee charged
Ongoing advice	<p>Oreana Private Wealth offers our clients an ongoing strategic advisory and professional portfolio management service. The ongoing advice fee will be based on the level of service required, the frequency of the reviews and the complexity of the advice.</p> <p>Complex advice requirements include the use of Trusts and other legal ownership structures, overseas assets or income, executive options, or multiple investment entities.</p> <p>Typically, 0.50% to 2.2% per annum based on the amount under advice. For example, for investment valued at AUD\$1,000,000 the maximum ongoing fee would be AUD\$22,000 p.a.</p> <p>A <u>minimum</u> dollar equivalent fee of AUD\$3,000 applies.</p>
Ad hoc advice	<p>The fees for the provision of ad hoc advice not covered by an Ongoing Service arrangement will be charged on an hourly basis at a rate of AUD\$550.</p>
Insurance products	<p>Unless you have agreed to a fee for advice arrangement, we will receive commission for our initial and ongoing services to you.</p> <p>Initial commission is between 0% and 66% and the ongoing commission is between 0% and 22% of the annual premium and is paid by the insurance product issuer to us.</p>

How I am paid

Our remuneration framework is designed to ensure that advice is not influenced by product selection or provider relationships. In fact, revenue or product-based targets do not form the sole or primary basis of remuneration.

I receive a salary as an employee of Oreana Private Wealth. I may also receive a performance bonus based on criteria including the quality of my advice, my compliance with my ethical and professional obligations, client retention rates, and my contribution to the financial performance of Oreana Private Wealth. I do not receive any bonuses, benefits or additional payments for recommending specific products or providers, and the remuneration scheme I am part of has been designed to ensure that your interests are prioritised, conflicts are minimised, and my advice is not inappropriately influenced.

How we manage conflicts of interest

We recognise that conflicts of interest can occur, particularly when we receive fees, commissions, or have relationships with product providers or related entities. We manage these conflicts through a combination of factors such as designing our remuneration structures so that they do not incentivise the recommendation of specific products or strategies, basing our advice on your objectives, financial situation, and needs and ensuring that our advice is appropriate and in your best interests.

Where we are not confident that a conflict can be effectively managed, we will not proceed but will refer you to another provider.

Referral relationships

Where we refer you to a third party, we will only do so where we reasonably believe the referral is in your best interests. You are under no obligation to act on the referral, and we will not make a referral where the benefit we receive might influence our advice.

The table below outlines the referral relationship(s) we have. If we refer you, we may receive a fee or commission for the services listed below. We will not refer you to this service unless it is in your best interest and necessary for you to achieve your goals and objectives.

Name of referral partner	Services	Payment received for referral
Aussie Expat Home Loans	Mortgage Broking	30% of the settlement commission
Harbour Wills	Wills & Estate Planning	10% commission

Payment of Fees

All fees and commissions disclosed in this FSG are paid to Oreana, which pays all fees and commissions it receives to Oreana Private Wealth.

If you have any concerns about how we are remunerated or potential conflicts of interest, you are encouraged to ask us for further details. We will provide clear explanations to help you understand how these matters may affect you.

For more information or if you have any questions, please get in touch with us at:

Matthew Jones

Senior Wealth Advisor
Oreana Private Wealth
Suite 1002, 10/F, Cambridge House, Taikoo Place
979 King's Road, Quarry Bay, Hong Kong

Phone: +852 3185 0281
Mobile: +852 9249 3456
Fax: +852 2110 0736
Email: matthew.jones@oreana.com
Website: www.oreanaprivatewealth.com