Merit Wealth Referrer's Charter

Version 001, 03/05/2012

In becoming a Merit Wealth Referrer you subscribe to this Charter. This sets out a high level understanding of the principles that will govern our relationship and the undertakings that we make to each other.

Merit Wealth will:

1. Act with integrity, honesty and openness in everything we do for you and with you.
2. Respect absolutely the confidentiality of our working relationship.
3. Allocate to you a Merit Wealth adviser who will be able to assist you with financial planning requirements for your clients.
4. Carefully select advisers and maintain their expertise.
5. Receive client referrals from you and provide those referred clients with financial planning services.
6. Pay you a referral fee for all financial planning business completed on behalf of your clients.
7. Respect your client relationship.
8. Transfer your clients to you under our 'transition path' should you elect to become a Merit Wealth authorised representative in the future.

As a Referrer to Merit Wealth you will:

1. Act with integrity, honesty and openness in everything you do with us.
2. Respect absolutely the confidentiality of our working relationship.
3. Refer to us your clients who are seeking financial planning advice.
4. At all times maintain current professional indemnity insurance as required by your professional body.
5. At all times comply with all laws and other obligations relating to privacy and client confidentiality.