

Information we are required to Disclose to You

As a Tax Agent, our work for you is performed in accordance with the *Tax Agent Services Act 2009*. Under this Act, the *Tax Agent Services (Code of Professional Conduct) Determination 2024* requires that we make the following disclosures to you:

1. Matters that could significantly influence your decision to engage us (or continue to engage us) for a Tax Agent Service from 1 July 2022 onward (excluding matters I feel are of a personal or private nature including religious beliefs, political beliefs, sexual preferences and personal health matters) include the following:
 - Like most accounting businesses we are facing issues of capacity due to an industry-wide shortage of suitably qualified professionals and an ever-increasing compliance burden imposed by the Government. As a result we may take a bit longer than you (and we) would like to complete your work from time to time.
 - We do not provide services in respect of audit (SMSF audits are outsourced), business valuations or insolvency work – these are specialist services that are outside of our capacity constraints and areas of expertise.
 - We do not provide pro-bono services for local associations – we do not have the capacity, nor the required audit insurance.
 - When a client engages our services we link a giving impact for someone in need through our involvement with the global giving initiative of Buy1Give1. You can learn more about this by visiting our website.
 - In my 20+ years as a registered Tax Agent I have:
 - Never been sanctioned or investigated by the Australian Taxation Office, Tax Agent Registration Board, CPA Australia, or any other professional body of which I am a member.
 - Never been refused or had restrictive conditions placed on a policy of Professional Indemnity Insurance.
 - Never failed to meet an ATO Tax Agent Lodgement Program requirement.
 - In addition to being a Registered Tax Agent, I also hold the following professional qualifications and am required to comply with the various Codes of Conduct and ongoing continuous professional development programs of the following professional bodies:
 - CPA Australia – Certified Practising Accountant (*Financial Planning Specialist*)
 - Financial Advice Association of Australia – Certified Financial Planner (*Aged Care Specialist*)
 - Association of Independently Owned Financial Professionals – Certified Financial Strategist
 - Self Managed Superannuation Fund Association – SMSF Specialist Advisor
 - Succession, Asset Protection and Estate Planning Association – Board Certified Adviser
 - Mortgage & Finance Association of Australia – Accredited Finance Broker

While there are often different licencing requirements and some of these services must be provided under a separate fee engagement, it could significantly influence a decision to engage our Tax Agent services knowing you can access these other services if required.

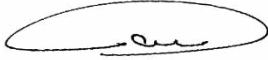
2. The Tax Practitioner's Board maintains a register of Tax Agents and BAS Agents. You can access and search this register here: <https://www.tpb.gov.au/public-register>
3. We take complaints seriously. If you have a complaint about our Tax Agent services, please contact me in the first instance with details by email. If I am unable to resolve your complaint within 3 business days, please do me the courtesy of a follow-up call or email, as the original email may have been missed, ended up in a spam or junk folder, or given current capacity constraints I may not have had the opportunity to review the complaint. I may have even found the opportunity to sneak in a few days break from work.

Your complaint will be investigated by the Director / a staff member who is not involved in the subject matter of the dispute where possible.

We will provide you with email acknowledgement of receipt of your complaint and our understanding of the circumstances. The email will inform you that we will attempt to resolve your complaint within 14 days and will outline the dispute resolution process.

If you are unhappy with the outcome that we propose to you, you can then make a complaint to the Tax Practitioners Board (TPB) using the link listed above. The TPB will send you an email to acknowledge the receipt of your complaint and review and risk assess your complaint. If you are unhappy with how the TPB has dealt with your complaint, the above link includes details about your review rights and who can further assist you.

If you have any questions about these disclosures, please do not hesitate to contact me.

A handwritten signature in black ink, enclosed within a hand-drawn oval. The signature is cursive and appears to read 'Stuart'.

Stuart Fitzpatrick, CPA(FPS) CFP® CFS SSA™
Director, Excel Financial Advisors Pty Ltd

18 July 2024