



Financial Adviser Profile

Overview

Experienced Financial Adviser with a demonstrated history of working in the financial services industry. Skilled in Business Planning, Sales, Management, Risk Management, Compliance and Governance. A strong business development professional with a bachelor's degree in Business (Economics & Finance) and qualifications in Financial Planning and Mortgage Broking.

Providing holistic, strategic, and technical financial advice to clients to assist them in achieving their financial goals. Actively servicing a client book of over 2,000 clients, attending to their investment, risk, and debt needs.

Muhammed Cem Ozyon is a Sub-Authorised Representative of Hejaz Capital Pty Ltd. T/as Hejaz Financial Services Corporate Authorised Representative No. 1286485. Authorised Representative No. 1253315

Qualifications

- Bachelor of Business (Economics and Finance) (RMIT)
- Diploma of Financial Planning (Integrity)
- Diploma of Financial Service (RMIT)
- Certificate IV in Finance & Mortgage Broking (Integrity)

Authorisations

Muhammed is authorised to provide advice and deal in the following financial products:

- Deposit products - including basic deposit and non-basic deposit products;
- Life Products - including any products issued by a registered life insurance company that are backed by one or more of its statutory funds;
- Managed investment schemes - including Investor Directed Portfolio Services;
- Retirement savings accounts;
- Securities;
- Standard margin lending; and
- Superannuation.



**Muhammed
Cem Ozyon**

Senior Financial
Adviser

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Hejaz Capital Pty Ltd Advice Fees and Charges

Muhammed Cem Ozyon will be paid by Financial Planning Advice Fees. The amount of the benefit and how it is calculated will be advised to you.

The cost of providing a financial product or service to you will depend on the nature and complexity of the advice, financial product and/or service provided. Generally, whenever your Adviser provides a recommendation for a financial product or service, your Adviser may be remunerated through either:

- An initial fee for service; and/or
- An ongoing fee for service; or
- A contribution fee or implementation fee; or
- Commission payments from product providers where applicable; or
- A combination of any of the above.

Fees

We do not charge you a fee for the investment advice we provide through the website. We can charge a fee for additional advice outside of the above, however this will be confirmed with you before any advice is prepared or delivered.

If you decide to invest your Superannuation in our Hejaz Global Ethical Fund through the website, we do charge an Investment Management fee of 2.98% per annum multiplied by your investment balance. For example, if you invested \$50,000 into an investment managed by Hejaz Global Ethical Fund, we would charge a fee of 2.98%. This would equate to \$1,490 per annum GST inclusive.

Remuneration

Muhammed Cem Ozyon is an adviser for Hejaz Capital Pty Ltd and remunerated by way of annual salary (from Hejaz Capital Pty. Ltd.) and may receive distributions from this entity.

Referral Fees and Commissions

Hejaz Financial Services receives no referral fees or commissions.

In some situations, Hejaz Financial Services may pay fees or commissions to external parties who have referred you to us.

Other Benefits Muhammed Cem Ozyon May Receive

From time-to-time Muhammed may be invited to social or sporting events and receive the occasional gift such as a hamper on special occasions. These non-cash benefits will have a value of less than \$300. A register listing the details of any non-cash benefits between \$100 and \$300 is maintained. These invitations and gifts do not influence the advice provided to you. If you would like more information, you can request a copy of the register.



This Adviser Profile has been authorised for distribution by Hejaz Financial Advisers Pty Ltd. AFSL No. 517686. This Adviser Profile forms part of the Financial Services Guide (FSG) and is to be read in conjunction with the FSG.