



Financial Services Guide

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Part 1 of 1

Issued by:

Naomi Holmes

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Her Money Matters Pty Ltd

ABN 32 683 703 559 AR Number: 001315107

Alethia Partners Pty Ltd

ABN 98 676 423 117 AFSL No 557729

Why are you receiving this document?

This Financial Services Guide (FSG) is here to help you understand the services we're authorised to provide, so you can decide whether they are right for you.

In this guide you'll find information about:

- The services we offer and the types of financial products we can discuss;
- How we are paid for the services we provide;
- Any associations, interests or relationships that could influence our services; and
- How you can share feedback or get help if you have a concern.

Naomi Holmes and Her Money Matters Pty Ltd are Authorised Representatives of Alethia Partners Pty Ltd (AFSL 557729) and are authorised to distribute this FSG.

Not Independent

We are not considered independent, impartial, or unbiased within the definition in the Corporations Act because we or our Australian Financial Services Licensee may receive commissions for life risk insurance products or we/they may receive other benefits.

About Her Money Matters

Her Money Matters was created to make money feel simpler, more engaging and more approachable for women. Everything we do is designed to help you better understand your financial position so you can take ownership of your future with confidence.

We offer a mix of education and support:

- Through our podcast, *Her Money Matters*, where we explore money topics in an easy-to-follow way;
- Our structured courses, which provide tools and knowledge to build financial capability step by step; and
- One-on-one coaching, where you can explore your personal money story and set clear goals.

However you choose to engage, our focus is on giving you the knowledge and encouragement to make informed decisions and feel in charge of your financial journey.

Our Services

At Her Money Matters, we're here to empower you with knowledge, not to tell you what to do with your money. Our role is to give you the education, tools and confidence to make informed choices about your financial future.

Her Money Matters Pty Ltd, provide **general financial advice** only. This means we focus on financial education and information about money and financial products, rather than advice tailored to your personal circumstances.

What is General Advice?

General advice is designed to give you clear information, education and insights about money and financial products so you can build knowledge and make more informed decisions. We may explain how products work, highlight their features and risks, or share strategies at a broad level.

Because general advice doesn't take into account your individual objectives, financial situation or needs, you'll need to decide whether the information is right for you. Where relevant, you should also read the Product Disclosure Statement (PDS) before making any decisions about a financial product.

If you'd like advice tailored to your personal situation, please let us know and we can refer you to a licensed financial adviser who can provide that level of support.

What are we Licensed to provide you?

Our AFSL authorises us to provide *general advice only* in relation to the following products:

- Deposit and payment products
- Government debentures, stocks and bonds
- Superannuation including Self-Managed Super Funds
- Securities
- Managed investments schemes
- Life risk and investment products
- Retirement savings accounts

How we get paid

We believe in being upfront about how we earn our income. At Her Money Matters, some of our services — like our financial education courses and one-on-one coaching — have a fee. These are always clear and transparent, and you will always know the cost upfront before you decide to take part.

We may also earn income through sponsorships, advertising, affiliate links, or partnerships connected with our podcast, events, or other resources. From time to time, we may receive payments, referral fees, or commissions from other professionals and product providers such as financial advisers, mortgage brokers, accountants, or insurers. This list isn't exhaustive, and the types of payments we receive may change over time.

These payments are not additional costs to you — they're paid to us by the relevant organisation. If a specific referral arrangement or commission applies, we'll let you know so you have the full picture.

Relationships and Associations

Naomi Holmes is a Director of Her Money Matters Pty Ltd and is entitled to remuneration in the form of salary, profits and distributions.

Our Professional Indemnity Insurance

We want you to feel confident knowing that we're backed by the right protections. Our AFS licensee has professional indemnity insurance in place that meets the requirements of the Corporations Act and also extends to cover work done by our representatives, even after they've left the business, as long as the claim is made within the relevant policy period.

Privacy

We respect your privacy and are committed to protecting your personal information. We may collect details directly from you when you attend a live event, join a webinar, participate in a course, or request a professional referral. This information helps us provide you with the services and support you've asked for.

We do not share your personal information with third parties without your consent, unless we are required to do so by law. If you would like a copy of our Privacy Policy, please ask us.

Making a complaint

We endeavour to provide you with the best advice and service at all times. If you are not satisfied with our services then we encourage you to contact us.

Please call or put your complaint in writing to Alethia Partners Pty Ltd. They will acknowledge receipt of your complaint immediately and attempt to resolve it within 30 days.

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA) who provide a fair and independent financial services complaint resolution that is free to consumers.

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001

How Can You Contact Us

Her Money Matters Pty Ltd & Naomi Holmes

Ph: 0434 602 918

Email: naomi@hermoneymattes.com.au

Website: www.hermoneymatters.com.au

Our AFS licensee — Alethia Partners Pty Ltd

AFS Licence No: 526445

Address: 16 Nicholson Road Subiaco 6008

Email: compliance@alethiapartners.com.au
