



INFINITE
ZEPHYR

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Financial Services Guide

NDT Capital Pty Ltd • AFSL 558899

YOUR ADVISER

Viet Quoc Dean Nguyen • AR 001268025

FSG DATE

01 August 2026



INFINITE ZEPHYR

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INFINITE ZEPHYR

— ABOUT US

Viet Quoc Dean Nguyen — Authorised Representative No. 001268025 of Infinite Zephyr & Wealth Pty Ltd trading as Infinite Zephyr, ABN 12 628 624 279, CAR No. 001268024. Infinite Zephyr is a Corporate Authorised Representative of NDT Capital Pty Ltd.

NDT Capital Pty Ltd — ABN 26 676 583 654 · AFSL No. 558899 · Email: dean@infinitezephyr.com

NDT Capital Pty Ltd has authorised your adviser to distribute this Financial Services Guide to you, provide it via a website and alter the content to ensure it remains accurate.

Purpose of this document

The purpose of this Financial Services Guide (FSG) is to help you make an informed decision about our services and whether they are appropriate for you to use. The FSG covers the following:

- Information about Infinite Zephyr
- Who we are and how you can contact us
- The services and products we are authorised to provide advice on and deal with
- Documents you will receive when given advice
- How we handle your personal information
- How we are remunerated
- Our complaints procedure
- Our compensation arrangements
- Information about the person providing your advice

If you have any questions, please contact our office before making any decisions to engage us.



INFINITE ZEPHYR

— SERVICES & PRODUCTS

The services we can provide

Infinite Zephyr can provide the following financial services:

- Wealth creation strategies
- Debt reduction strategies
- Cashflow management
- Claims handling services
- Risk management advice (including life and disability insurance)
- Business succession planning
- Pre-retirement and retirement planning
- Aged care strategies
- Estate planning
- Taxation (financial) advice
- Financial health checks
- Property investment advice
- Financial modelling service

The financial products we can advise and deal in

- Basic and non-basic deposit products
- Government debentures, stocks and bonds
- Life insurance (risk and investment)
- Managed investments including Investor Directed Portfolio Services (IDPS)
- Retirement Savings Accounts
- Securities
- Superannuation
- Self-managed superannuation

Your adviser is authorised by NDT Capital Pty Ltd to provide you with the types of financial advice and product detailed in their adviser profile. NDT Capital Pty Ltd is responsible for any of the financial services provided to you.



INFINITE ZEPHYR

— ADVICE & DOCUMENTS

Lack of independence

NDT Capital Pty Ltd, Infinite Zephyr and its advisers are not independent, impartial or unbiased as we receive commissions for the advice we provide on life risk insurance products and charge asset-based fees in certain circumstances.

Documents you will receive when given advice

You may specify how you would like to give us instructions — for example by telephone, email or other means.

If you decide to obtain personal advice (that considers your objectives, financial situation and needs) you are entitled to receive a Statement of Advice (SOA). The SOA contains the advice, the basis on which it is given and information about any benefits/remuneration payable. If you receive further advice, you may receive a record of advice. You can request the record of the advice by contacting your adviser.

If you are provided with general advice, you will not receive a Statement or Record of Advice. In these situations, your adviser will provide a warning that the advice does not take into account your personal objectives, financial situation or needs.

A PDS will be provided if a product recommendation is made. It includes detailed information on the financial product including features, benefits, conditions, costs and cooling-off rights (if applicable).

Should you engage us to provide ongoing services to you, we will ask you to sign an agreement and tell you the fees applicable. If your fees are payable for more than twelve months you will receive a fee disclosure statement (FDS) outlining the fees you have paid under the arrangement and fees for the coming year. Each year we will ask for your consent if you want to pay our fees from accounts you hold (such as your superfund).

You have the right to ask us about our charges, the type of advice we will provide you (whether general or personal), and what you can do if you have a complaint about our services.

Your adviser has an overriding obligation to act in your best interests.



INFINITE ZEPHYR

– YOUR PRIVACY

Your adviser is required to maintain physical or electronic records of documentation for any financial advice given to you, including information that personally identifies you and/or contains information about you. We will also collect information from you to meet our obligations under the Anti-Money Laundering and Counter-Terrorism Financing Act.

We will generally collect this information directly from you; however, in some cases we will seek your authority to collect it from other parties such as your accountant or your superannuation fund.

You have the right to not provide personal information to your adviser. In this case, your adviser will warn you about the possible consequences and how this may impact on the quality of the advice provided. Additionally, your adviser may also decline to provide advice if they feel they have insufficient information to proceed.

These records are required to be retained for at least seven years. If you want to access or update your personal information at any time, please let us know. Note there may be a charge for accessing your file.

Throughout the advice process, your personal information may be disclosed to other service providers. These may include:

- Financial product providers
- Financial planning software providers
- Administration and paraplanning service providers
- IT service providers
- Third parties engaged by us to assist in providing products or services including licensing obligations

Some services may require disclosure of personal information to service providers outside Australia. The purpose of such disclosure is to facilitate the provision of financial services by NDT Capital Pty Ltd and its advisers. All reasonable steps will be taken to ensure that offshore service providers comply with the Privacy Act 1988.

NDT Capital Pty Ltd respects your privacy and is committed to protecting and maintaining the security of the personal and financial information you provide us. For detailed information on how we handle your personal information, please see our Privacy Policy at www.infinitezephyr.com.



INFINITE ZEPHYR

— REMUNERATION & CONFLICTS

Licensee compensation, benefits & potential conflicts of interest

NDT Capital Pty Ltd charges your adviser(s) a fee for the provision of services under its Australian Financial Services Licence. Any benefits payable to your adviser or their business will be disclosed to you in writing in advice documents; these are also detailed in your adviser's profile.

NDT Capital Pty Ltd and/or its advisers may receive non-monetary benefits where:

- The amount is less than \$300 and identical or similar benefits are not given on a frequent basis
- The benefit has a genuine education or training purpose (including attendance at conferences) and is relevant to providing financial product advice
- The benefit consists of the provision of information technology software or support and is related to the provision of financial product advice in relation to the financial products issued or sold by the benefit provider

These benefits are disclosed in a register which is available upon request.

NDT Capital Pty Ltd and its related companies may receive payments or benefits from product providers in return for granting rights such as being recognised as a sponsor and the right to promote their product and give presentations at conferences and/or professional development training days. NDT Capital Pty Ltd may use these payments to pay for costs associated with such conferences, training or professional development days.



INFINITE ZEPHYR

– COMPLAINTS & ASSURANCE

If you have a complaint

NDT Capital Pty Ltd is a member of the Australian Financial Complaints Authority. If you have a complaint about the service provided to you, you should take the following steps:

- 1** Firstly, contact your adviser and discuss your complaint. If you are unable to resolve the issue within three working days, please contact NDT Capital Pty Ltd using the details at the beginning of this FSG.
- 2** We will acknowledge receipt of a complaint as soon as practicable and within 24 hours.
- 3** We will investigate your complaint and seek to resolve it quickly and fairly within 30 days. Some complex matters may take longer than this; this will be discussed with you.
- 4** If you are not satisfied with our response, you have the right to complain to the Australian Financial Complaints Authority (AFCA). This service is provided free of charge to consumers. They can be contacted on 1800 931 678 or info@afca.org.au.

The Australian Securities and Investments Commission (ASIC) also has a free-call Infoline on 1300 300 630 which you may use to make a complaint and obtain information about your rights.

Professional indemnity

NDT Capital Pty Ltd holds Professional Indemnity Insurance that is required under section 912B of the Corporations Act (2001). This insurance policy meets ASIC requirements and covers the conduct of present and past representatives.

Questions?

Please ask us to explain anything you do not understand in this FSG.



INFINITE ZEPHYR

— ADVISER PROFILE

Version 0.1 • 10/09/2024

This adviser profile is a summary about me and should be read in conjunction with my Licensee Financial Services Guide. It sets out my contact details, professional details, the services and products I provide and how I am paid.

YOUR ADVISER

Viet Quoc Dean Nguyen

AR number 1268025 • Infinite Zephyr CAR number 1268024
• ABN 12 628 624 279

Your advisers are authorised representatives of NDT Capital Pty Ltd.

Address 4/403 Hume Hwy, Liverpool NSW 2170

Postal PO Box 26, Lidcombe NSW 1825

Phone 0434 125 921

Email dean@infinitezephyr.com

My qualifications

- FPC003 Super and Retirement Advice — Kaplan Professional, 2025
- FPC001B Economic and Legal Context for Financial Planning — Kaplan Professional, 2025
- FPC002B Ethics and Professionalism in Financial Advice — Kaplan Professional, 2025
- FPC007B Client Engagement Skills — Kaplan Professional, 2025
- Australian Taxation Law for Tax (Financial) Advisers (ATL-F) — International Institute of Technology, 2019
- Commercial Law for Tax (Financial) Advisers (CL-F) — International Institute of Technology, 2019
- Self-managed Superannuation Fund Adviser (Personal Advice) — Mentor Education, 2018
- Certificate IV of Mortgage Broking (AQF 1-4) — Mentor Education, 2018
- Bachelor of Economics (International Trade & Finance) — University of Western Sydney, 2015
- Diploma of Financial Planning (AQF 5) — Monarch Institute, 2015

Products I can offer you

I am authorised to provide personal and/or general advice on and deal in the following financial products:

- Basic and non-basic deposit products
- Government debentures, stocks and bonds
- Life insurance (risk and investment)
- Managed investments including Investor Directed Portfolio Services (IDPS)
- Retirement Savings Accounts
- Securities
- Superannuation
- Self-managed superannuation



INFINITE ZEPHYR

– FEES & REMUNERATION

How you are charged & adviser remuneration

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 I provide a recommendation for a financial product or service, I will be remunerated through either:

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

Prior to preparing any advice or providing financial services to you, we will discuss and agree upon all fees that will apply.

How commission & other benefits are calculated

Where an insurer pays a commission, this may be up to 60% of your initial premium and then up to 20% of your ongoing premium. For example, if your premium is \$1,000 your adviser would receive \$600 initial and \$200 in ongoing commission.

I may receive a salary or dividends from Infinite Zephyr and may also receive a management fee or distribution of profits from Infinite Zephyr and/or NDT Capital Pty Ltd. The amount of my salary is dependent on a range of factors including my experience, skills and professional standards.

MY SERVICE FEES

Hourly rate (or part thereof)	From \$500
Advice and/or implementation fee	From \$3,650
Ongoing retainer (fixed fee based on service package)	From \$1,100 pa
Percentage charge of funds under management	From 0.75%

FUM tiers: 0.75% pa up to \$500,000 • 0.6% over \$500,000.

For example, a \$100,000 portfolio is charged \$750 pa; a \$500,100 portfolio is charged \$3,000.60 pa.

The exact amounts of any fees, commissions, bonuses or other incentives received by NDT Capital Pty Ltd and me will be disclosed in your SOA or ROA. Fees and commissions are paid to NDT Capital Pty Ltd in the first instance, who then pay your adviser(s).



INFINITE ZEPHYR

– DISCLOSURES & CONSENT

Referral arrangements, conflicts of interest & related parties

Infinite Zephyr and I have referral arrangements in place with a range of specialist businesses, as this allows me to refer you to other professionals in areas that I do not practice in.

Should you be referred to us by one of those specialists such as an accountant, mortgage broker or solicitor, that third party may receive a fee for the referral. You will receive more detailed information concerning any referral fee in your SOA or other relevant document. I do not receive referral fees personally from any party.

Neither your adviser nor the Licensee have any association or relationship with the issuers of financial products or third-party service providers that might reasonably be expected to be capable of influencing them in the provision of financial services to you.

I am a beneficial share owner in NDT Capital Pty Ltd. Infinite Zephyr and I are related parties to:

- NDT Capital Pty Ltd – as we are shareholders and controllers of the licensee
- Infinite Zephyr & Finance Pty Ltd – who provides mortgage broking and credit advice
- Vietinvest.au – who provides Professional Model Investment Portfolios

Question?

Please ask me to explain anything you do not understand in my adviser profile or FSG.

– FSG ACKNOWLEDGEMENT OF RECEIPT

I/We have received the FSG from Viet Quoc Dean Nguyen, AR 001268025 of NDT Capital Pty Ltd AFSL 558899.



INFINITE ZEPHYR

Wealth, engineered.

W infinitezephyr.com

E info@infinitezephyr.com