

	DO	DON'T
GENERAL	<ul style="list-style-type: none"> • Start conversations with service users. • Use the <i>Conversation Prompts and Referral Areas</i> (Practice Manual, Appendix D) and the <i>Referral Table</i> (Practice Manual, Appendix E) to guide conversations. • Give financial information which is 'objectively ascertainable information, the truth or accuracy of which cannot reasonably be questioned' ASIC RG 36.21. • Follow the <i>Service Delivery Guidelines: Financial Referrals</i>. 	<ul style="list-style-type: none"> • Provide financial advice. • Give personal opinions or recommend particular financial or credit products or providers. • Provide credit assistance (e.g. assisting or suggesting particular loan or equity release products). • Provide financial product services (e.g. a recommendation or statement of opinion about superannuation, insurance or investment products).
REFERRALS	<ul style="list-style-type: none"> • Inform service users that financial information services, including the Financial Information Desk, can only provide information and assistance, not advice. • Refer service users to the ASIC MoneySmart website and the National Seniors Financial Information Desk for financial information in the areas set out in the <i>Referral Table</i> (Practice Manual, Appendix E). • Offer financial counsellor referrals to service users who are in financial difficulty in the areas set out in the <i>Referral Table</i> (Practice Manual, Appendix E). • Only make simple referrals that are suggestions to get advice from an accountant in the areas set out in the <i>Referral Table</i> (Practice Manual, Appendix E). 	<ul style="list-style-type: none"> • Make facilitated referrals, including mere referrals to accountants or accountancy firms. • Refer service users to financial planners. • Make unsubstantiated representations about the skills, knowledge and services that can be provided by a particular advisor. This can be avoided by following the <i>Conversation Prompts and Referral Areas</i> (Practice Manual, Appendix D) and the <i>Referral Table</i> (Practice Manual, Appendix E) and only suggesting service users get advice from an accountant. • Give personal opinions on a particular credit advisor, financial advisor, accountants or accountancy firms.