

Financial and Credit Adviser Profiles

Date Prepared 17th December 2025 Andrew McKinlay Profile v1.0

This document forms Part B of this Financial Services and Credit Guide and must be read together with Part A - Practice profile.

About Andrew McKinlay

Andrew McKinlay is an Authorised Representative (AR number 0315061) and credit representative (CR number 575281) of the Licensee.

Contact details

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Advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this Guide.

How am I paid?

I receive the following from our practice:

- Salary
- Bonus

Andrew is an employee of Precept Financial Services and receives a salary plus bonus payable where predetermined performance-based criteria and achievement of business goals are met.