

# Adviser Profile

Date prepared: 30th December 2025 – David McDowell - Profile Version 1a.1

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

## About David McDowell

David McDowell is an Authorised Representative (AR number 454933) and Credit Representative (CR number 547761) 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.

In addition to the areas listed in that section, I can also advise on:

- Derivatives (Limited to advising on and dealing in derivative-related products approved by the Licensee)

### How am I paid?

I am an employee of Ironbark and receive a salary and a potential bonus from Ironbark. Any potential bonus paid is based on meeting individual key performance indicators and the overall profitability of our practice.