
SelfWealth.[®]

SelfWealth Ltd

Financial Services Guide

SelfWealth®

October 1, 2018

This Financial Services Guide (FSG) is an important document that we are required to give to you under the requirements of our Australian Financial Services Licence. It provides you with information about SelfWealth Limited ABN 52 154 324 428 ('SelfWealth', 'we', 'our' or 'us') to help you decide whether to use the financial services we provide.

This FSG outlines the types of services we can offer to you. It also explains how we (and other relevant persons) are remunerated for these services and includes details of our internal and external complaints handling procedures and how you can access them.

SelfWealth Limited does not provide and is not licensed to provide personal financial product advice. Personal financial product advice is advice that takes into account one or more of your objectives, financial situation and needs.

Who are we?

SelfWealth Limited provides an intuitive, easy to use online tool designed to enable investors, who want control and independence, to manage their own wealth portfolios. The SelfWealth tool can also be used by certain financial advisors to assist them in managing their clients' portfolios. It allows subscribers to compare their performance against professional investors and their SelfWealth peers, with the ability to use this knowledge to improve their own portfolio performance. The SelfWealth tool also allows users to access share trading services, through a third party, on the payment of an additional fee.

SelfWealth is licensed under the Corporations Act to provide general financial product advice in relation to certain financial products and arrange for dealing in certain financial products.

Our Australian Financial Services Licence Number is 421789.

We do not act as a representative of any other licensee in relation to the services we provide you.

To contact us you can:

- visit our website at www.selfwealth.com.au
- write to us at Po Box 199, Surrey Hills VIC 3127
- email us at support@selfwealth.com.au

What financial services and products do we offer?

SelfWealth is authorised to carry on a financial services business to:

a) provide general financial product advice for the following class of financial products:

- i) deposit and payment products limited to: A) basic deposit products; B) deposit products other than basic deposit products
- ii) derivatives
- iii) debentures, stocks or bonds issued or proved to be issued by a government; and
- iv) securities

b) deal in a financial product by arranging for another person to apply for, acquire, vary or dispose of financial products in respect of the following classes of financial products:

- i) deposit and payment products limited to: 1) basic deposit products; 2) deposit products other than basic deposit products;
- ii) derivatives;
- iii) debentures, stocks or bonds issued or proposed to be issued by a government; and
- iv) securities;

to retail and wholesale clients.

We do not provide financial planning services and only give general financial product advice. We do not provide managed discretionary account services or other discretionary trading.

Terms and Conditions

There are terms and conditions of use for our website and our secure internet service. These terms and conditions can be obtained on the website.

How are we remunerated for the services we provide?

If you use a service we offer, SelfWealth will receive remuneration derived from the monthly member subscriber fees. Your member subscriber fee will be set out on your application form. Fees to access share trading services will be set out in the relevant application form for that service.

For users of our share trading services, SelfWealth retains a portion of the brokerage fees charged by the third party broker. You can ask us for further details. SelfWealth also receives remuneration in the form of interest payable on cash balances in your SelfWealth TRADING account. This interest is paid by the Authorised Deposit-taking Institution which holds the relevant account at a rate determined by the Authorised Deposit-taking Institution from time to time.

What commissions, fees or other benefits are received?

Employees of SelfWealth that sell SelfWealth services do not receive specific payments or commissions. Employees and our directors receive salaries, bonuses and other benefits from SelfWealth. Bonus payments and other benefits are discretionary, and based on achievement of pre-determined objectives.

We may provide remuneration to distributors (such as accountants and other professional service providers) who refer subscribers to us, and to persons who provide share trading services through the SelfWealth tool. Such remuneration may be in the form of a portion of member subscriber fees or another benefit.

Remuneration (in the form of an annual fee or a portion of member fees) may also be paid to the providers of the professional portfolios.

You may request additional particulars of the above remuneration (including any commissions) and other benefits within a reasonable time after receipt of this FSG and prior to receiving financial services from us.

What kind of compensation arrangements are in place for a breach of our legal obligations?

SelfWealth holds a Professional Indemnity Insurance Policy, which satisfies the requirements for compensation arrangements under section 912B of the Corporations Act.

These insurances are between us and the insurer and are intended to respond to civil liability resulting from significant claims for compensation made against us for financial services provided by us or our representatives. Subject to their terms and conditions, these insurances provide cover even if one of our representatives has ceased to act or work for us.

How is your personal information dealt with?

The privacy of your personal information is important to us. All personal information is dealt with in accordance with our Privacy Policy Statement (PPS). The PPS details how we comply with the Privacy Act in the handling of your personal information. You can get a copy of the PPS through our website at www.selfwealth.com.au.

If you have any concerns about the completeness or accuracy of the information we have about you or would like to access or amend your information, simply call us on the above number or send an email to support@selfwealth.com.au

What should you do if you have a complaint?

Complaints can be lodged directly to the Complaints manager:

Mail: Po Box 199, Surrey Hills VIC 3127

Email: support@selfwealth.com.au

We will ensure that any complaint is properly considered and responded to swiftly, in most cases this will be within 10 days.

If you are not satisfied with our final response, or if you have not received a response after 45 days, you may lodge a complaint:

- With the Financial Ombudsman Service Australia if lodge before **1 November 2018**:

Online: www.fos.org.au

Email: infor@fos.org.au

Phone: 1800 367 287 (free call)

Mail: Financial Ombudsman Service Australia, GPO Box 3, Melbourne VIC 3001

With the Australian Financial Complaints Authority if lodge on or after **1 November 2018**:

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678 (free call)1

Mail: Australian Financial Complaints Authority GPO Box 3, Melbourne VIC 3001

Time limits may apply to complain to FOS or AFCA and so you should act promptly or otherwise consult the FOS and AFCA websites to find out if or when the time limit relevant to your circumstances expire.