

Financial Services Guide

Introduction

Share Prices is a trading name of SharePrices Australia Pty Ltd
ABN: 92 105 855 892
Australian Financial Services Licence (AFSL): 287367

Issue Date

This Financial Services Guide (**FSG**) is issued 8th of March 2018 and replaces all previous versions.

Release Issue

This FSG is to be provided/issued for Share Prices products and services.

1. About this Financial Services Guide

In this FSG SharePrices Australia Pty Ltd will be referred to as “**Share Prices**”, “**SharePrices**”, “**Us**”, “**We**”. The FSG’s purpose is to inform retail clients of the financial services provided by us. The FSG is designed to assist you in deciding whether to use these services and to ensure that SharePrices.com.au complies with its obligations as a financial services licensee. The FSG tells you:

- Who we are;
- How to contact us;
- About our financial services and products to help you make an informed decision as to whether to use our services;
- The costs, remuneration and other benefits that may be paid to us, our authorised representatives and others;
- If we have any special arrangements with product issuers;
- If you have a complaint, how it will be dealt with; and
- What information we collect from you and how and use your personal information.

If you have any questions on any of these items or about this FSG in general please [contact us](#) by clicking [here](#). Alternatively, our contact details are set out at the end of this FSG.

Share Prices is responsible to you for the actions of its employee representatives. Share Prices is not responsible to you for services provided to you by any other third party, including other financial service providers (e.g. advisers). You should refer to the FSG of your other financial services provider for further information about the services they offer.

2. Who we are

Share Prices is a trading name of SharePrices Australia Pty Ltd. Any financial services offered to you will be provided by a representative of SharePrices Australia Pty Ltd, ABN: 92 105 855 892. We are licensed under the Corporations Act (Cth) 2001 (**Corporations Act**) to provide these services to you. Our Australian Financial Services Licence Number (**AFSL**) is 287367.

3. What financial services and products do we offer?

We are authorised to:

provide financial product advice:

- general advice; and
- personal advice,

and arrange for another person to apply for, acquire, vary or dispose of financial products for the following:

- Derivatives
- Foreign Exchange Contracts
- Securities

Share Prices does not provide execution and clearing services for market transactions but may direct you to brokers providing these services if required by you.

Share Prices provides access to fundamental and technical analysis of all (most) listed companies on the Australian Securities Exchange (**ASX**) through its Website and selected other international markets such as the New Zealand stock exchange and the US markets. For further information about the subscription services we provide, please visit our [Services](#) page.

4. Important documents that you will be given if you receive advice from us

When a Share Prices authorised representative offers you a financial product or provides you with personal financial advice you will be provided with one or more of the following documents, depending on the nature or stage of the investment process:

a. Statement of Advice (SOA) - If we provide you with personal financial advice you will initially receive a SOA. Personal advice takes into account your personal objectives, financial situation and general needs. A reasonable person might expect the provider of the advice to have considered one or more of the above mentioned categories of your personal objectives, financial situation and general needs. The SOA will set out the basis on which the advice was given, details of fees, commissions and other benefits and details of any relationship we have with other parties, which may influence the advice provided. If you maintain an advice relationship with us, then generally we will not provide an

SOA for further advice if there have been no significant changes in your personal circumstances or the basis of the advice has not significantly changed since your last SOA was provided.

b. Record of Advice (ROA) - On an ongoing basis, a ROA will be produced instead of a SOA. You have the right to request a copy of your ROA at any time.

c. Product Disclosure Statement (PDS) - Where your authorised representative recommends a particular financial product, you will be provided with a PDS. The PDS will assist you in understanding the product. It contains, among other things, information about terms and conditions, any significant risks, cost of the product and details of amounts payable after acquisition of the product.

5. Level of advice provided

a. The information on our Website is generally factual information about financial products and services. Our Website also gives you access to data feeds, and relevant Product Disclosure Statements, should you wish to obtain more detailed information about a financial product.

b. If not otherwise expressly stated in writing to you and by supplying you with a SOA, where we provide you with advice, it will be general financial product advice only.

c. In particular, if you use our [Services](#) we will not provide you with any personal advice. This means we will not take into account your objectives, personal situation and needs. Accordingly, a SOA will not be provided.

d. Since general financial advice does not relate specifically to your particular objectives, financial situation, or needs, before acting on the general advice you should consider the appropriateness of the advice having regard to your objectives, financial situation or needs.

e. If any advice relates to the acquisition or possible acquisition of a particular financial product, you should obtain a copy of, and consider, the PDS before making any decision.

f. If you have any further questions after reading the PDS please contact [Customer Service by clicking here](#).

6. How will you be charged?

a. If you choose to subscribe to all or part of our [Services](#), you will be charged on a subscription basis.

b. Subscription costs will vary depending on the package you choose. We may also vary our pricing from time to time, and may also offer a trial free period. All subscription offers (including trial subscriptions) are subject to acceptance of the [Terms of Use](#). All prices are in Australian dollars and include GST. Details on subscriptions can be viewed [here](#) in our [Services](#) section.

c. All amounts payable will be made known to you prior to any service being offered, and a tax invoice will be provided to you upon request. You have a right to request for further information in relation to the remuneration, the range of amounts or rates of remuneration, and soft dollar benefits received by the licensee and/or representative.

7. Other benefits and associations with other Financial Services Providers

a. Where we refer you to a third party brokerage firm (Third Party Provider as defined under our [Terms of Use](#)), we may receive a product neutral percentage-based fee between the rate of 1% and 100% on all transactions which is collected by the third party. These payments are deducted from the gross brokerage or transaction fees you pay, and do not increase the amount of brokerage or transaction fees you pay for these services.

i. Brokerage or transaction fees are charged by your chosen brokerage firm and the rates that apply to your account will be provided by your brokerage firm when you open your account. Any changes to these fees will be notified by your brokerage firm and Share Prices is not responsible for any of the brokerage or transaction fees that your chosen brokerage firm may charge you.

ii. Should your brokerage firm that you have your brokerage account with provide you with personal advice you would need to ensure that they provide you with a Statement of Advice (SOA) containing these details.

b. Share Prices may from time to time receive a benefit from product providers by way of sponsorship of educational seminars, conferences, training days or running marketing campaigns for product providers. These benefits cannot be ascertain at the time of this FSG. As soon as these arrangements are in place, we will be in the position to disclose particulars of such benefits to you upon your request, to the extent that these benefits are attributable to the provision of financial services.

c. Share Prices may advertise or promote financial products issued by its associates or third parties (each a Third Party Provider as defined under our [Terms of Use](#)), which may include brokers and other AFSL holders. Any financial products provided or issued by a third party is provided or issued by the third party in its own right, not on behalf of Share Prices. You will be provided with the appropriate disclosure documentation including a FSG and PDS in these instances. We will advise as soon the benefits are defined.

d. Share Prices' non-sales staff are remunerated on a fixed salary basis. Staff members may be entitled to receive additional monetary or non-monetary benefits and/or rewards resulting from various performance criteria such as client satisfaction, training undertaken, etc. Monetary benefits or rewards may include an annual bonus, the level of which may depend on the overall performance of Share Prices and/or staff team. These bonus payments are discretionary, and based on achievement of predetermined business objectives. It is not possible to determine at any given time whether a staff member will receive such benefits or rewards or to quantify them. They are generally not directly attributable to any particular product that the staff members have given advice on.

i. Nonmonetary benefits or rewards for staff members and their partners, valued at less than \$300, and may include gift vouchers, film tickets, restaurant meals, attendance at an annual conference or other functions..

ii. If you receive personal advice, more detailed information about fees, commissions or other benefits payable to us or your adviser will be contained in/or with, either your Statement of Advice (SOA) or the Product Disclosure Statement for the relevant product.

8. Will anyone be paid for referring you to Share Prices?

a. Share Prices may have arrangements with third-party commercial introducers. For every person referred that purchases a subscription for the [Services](#), Share Prices may pay a marketing fee to up to 50% of the net subscription price to the commercial introducer.

9. Risk Management

Your authorised representative will explain to you any significant risks relating to the investments strategies recommended to you. Should your authorised representative fail to explain these risks, you should ask them to do so.

10. If we provide you with personal advice on financial products

a. We do not provide personal advice on the Website, regular updated and marketing material. Personal advice is only provided if a SOA is provided. In order to provide you with personal advice you will be asked about your objectives, financial situation and needs. If you do not wish to provide these details we may not be able to advise you and our advice to you may be general or limited only.

b. If you do receive personal advice you should read the warnings contained in the SOA carefully before making any decision relating to a financial product/s.

11. What information do you maintain in my file and can I examine my file?

a. We maintain a record of your personal profile including your contact details, age, date of births, and details of your objectives, financial situation and needs, if provided by you. We also maintain records of any recommendations or services made to you. We are committed to ensuring the privacy and security of your personal information.

b. As part of our continuing commitment to client service and maintenance of our client confidentiality, we are bound by the National Privacy Principles (NPPS) established under the Privacy Amendment (Private Sector) Act 2001. Our [Privacy Policy](#) can be viewed on our website shareprices.com.au.

c. If you wish to examine your file we ask that you make a request in writing and allow up to fourteen (14) working days for the information to be forwarded. We may charge a fee to cover the cost of verifying the application and locating, retrieving, reviewing and copying any material requested. Otherwise you may view your personal details in the [My Share Prices](#) section of the website by clicking [here](#) and logging into the Share Prices website to see what information we have stored about you. You may also edit these details through the [My Share Prices](#) section.

d. If the information sought is extensive, we will advise of the likely cost in advance and can help to refine your request if required.

e. As a financial service provider, we have an obligation under the Anti-Money Laundering and Counter Terrorism Finance Act to verify your identity and the source of any funds. This means that we will ask you to present identification documents such as passports and driver's licence. We will also retain copies of this information. We assure you that this information will be held securely.

12. How can I give you instructions about my financial products?

The method by which you will instruct us will vary depending on what type of financial service we are providing to you. We will agree on an appropriate means for you to provide us with instructions (for example, the type of electronic trading platform you wish to use). Other methods of instructions are telephone orders within specified hours, or via email or mobile SMS text messaging with prior approval.

13. Compensation and insurance arrangements

Share Prices confirms that it has arrangements in place to ensure it continues to maintain Professional Indemnity insurance in accordance with s.912B of the Corporations Act 2001 (as amended). In particular our Professional Indemnity insurance, subject to its terms and conditions, provides indemnity up to the Sum Insured for Share Prices and our authorised representatives/representatives/employees in respect of our authorisations and obligations under our Australian Financial Services Licence. This insurance will continue to provide such coverage for any authorised representative/representative/employee who has ceased work with Share Prices for work done whilst engaged with us.

14. What should I do if I have a complaint?

a. If you have any complaints about the service provided to you, you should take the following steps.

b. Contact us and explain the nature of your complaint. Customer Service will work with you to address your concerns and reach a satisfactory outcome.

c. If your complaint is not satisfactorily resolved within seven (7) working days, please contact Share Prices' [Compliance Officer](#).

d. We will try to resolve your complaint as quickly as possible and provide a written report to you within twenty-eight (28) days. If the matter is complex and a longer period of time is required, you will be notified.

e. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services

complaint resolution that is free to consumers. Website: www.afca.org.au Email: info@afca.org.au
Telephone: 1800 931 678 or in writing to: Australian Financial Complaints Authority GPO Box 3,
Melbourne VIC 3001

f. The Australian Securities and Investments Commission's (ASIC) website also contains useful information in relation to complaints pertaining to companies and people and types of complaints handled by ASIC. To obtain further information, contact the ASIC Info line: 1300 300 630 or visit their website www.asic.gov.au.

15. Contact Us

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ABN: 95 105 855 892

Australian Financial Service Licence (AFSL): 287367

For any assistance with our Financial Services Guide please [contact us](#) in one of the following ways:

Postal Address: Level 27, 25 Bligh Street, Sydney Australia NSW, Australia 2000.

Telephone: 1300 123 345

E-mail: info@shareprices.com.au

16. Issue Date & Version

Document Date: 29th November, 2018

Version: 8.4

For further information and past version history, please visit our [Compliance](#) section.