

Financial Services Guide

Issue Date: 15th October, 2018

This Financial Services Guide (FSG) is dated 15th October, 2018 and replaces all previous versions. LeMessurier Securities Pty Ltd (ACN 111 931 849, AFSL No. 296877) authorise the distribution of this FSG.

About This Guide

This Financial Services Guide (FSG) is an important document that is designed to tell you about:

- Who we are.
- How you can contact us.
- The financial services we offer so you can make an informed decision whether to use those services.
- Information we need from you.
- The cost of our advisory services and how we pay our representatives.
- What to do if you have a complaint about our services.

If you need further information on any of these matters, please ask.

About Us

S3 Consortium Pty Ltd (ACN 135 239 968) trading as Wise-owl is a Financial Services Company facilitating Advisory Services to Australian Domiciled Retail and Wholesale Clients in Securities and Interests in Managed Investment Schemes. Information provided by S3 Consortium Pty Ltd is General Financial Product advice only and is prepared without taking account of any of your objectives, financial situation or needs. You should consider seeking the advice of relevant taxation, superannuation, and/or other relevant advisors before the information is acted on.

We will not provide advice on classes of financial products other than those identified in S3 Consortium Pty Ltd authorisations through the Licensee, LeMessurier Securities Pty Ltd (AFSL No. 296877). The licensee is ultimately responsible for the advice provided and services offered to clients of S3 Consortium Pty Ltd.

S3 Consortium Pty Ltd is not a registered tax agent and any reference to tax is incidental and must be confirmed with a registered tax agent.

Articles are posted on our website to assist clients with their trading needs. The articles contain general trade recommendations and educational information. Clients are able to analyse and use the trading advice to their own situation. A key advantage of the system is that clients are able to access our general advice from any computer in the world. This means that the client is not tied to a particular computer and is able to access our general advice at anytime, anywhere.

What Are Our Authorisations

S3 Consortium Pty Ltd is authorised to provide general financial product advice on the following products:

Securities

Interests in Managed Investment Schemes

S3 Consortium Pty Ltd is authorised to provide these advisory services to retail and wholesale clients within Australia.

Who Is Your Advisor?

S3 Consortium Pty Ltd trading as Wise-owl is your Adviser and is a Corporate Authorised Representative No. (433913) of LeMessurier Securities Pty Ltd (AFSL No. 296877).

To Obtain Services From Us

If you do not have a nominated advisor, you can contact us at –

Office Address: Level 4

152 Elizabeth St

Melbourne VIC 3000

Email – compliance@stocksdigital.com

As the Licensee, LeMessurier Securities Pty Ltd is responsible for the advice you receive from us. If your advisor is unable or unwilling to provide you with advice or services in respect of certain products, the advisor will refer you to another representative of LeMessurier Securities Pty Ltd who should be able to assist you.

General Financial Advice

We will only offer you General Financial Product Advice. You should note that general financial advice does not relate specifically to you and therefore may not be appropriate to your particular financial needs, objectives and financial circumstances.

You need to take this into account before deciding whether or not to act on it.

What Do We Expect From You?

We expect that you will provide us with accurate information that we request so that we have a reasonable basis on which to provide you with general advice.

We expect that you will use our advice to enable you to make informed financial decisions.

What Are The Possible Consequences Of Not Providing This Information?

You are of course at liberty to decline to provide some or all of this information, but if you do not provide it, any recommendations we make may not be appropriate to your needs and objectives. In certain cases, your failure to provide information may place us in a position where we cannot provide any advice or any financial services to you.

AML/CTF

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 as per our Privacy Policy.

Privacy

We are committed to implementing and promoting a privacy policy which will ensure the privacy and security of your personal information. A copy of our privacy policy will be provided upon your request by calling LeMessurier Securities on (02) 8278 9541 or email hello@lemsec.com.au

How are we Paid for the Services We Provide?

S3 Consortium Pty Ltd fees are generated from services it provides companies who pay for content production, article publishing, and digital marketing.

Wise-owl charges subscription fees for users to access its research reports. Wise-owl may offer trial promotional memberships to individuals to access the subscription information for a stipulated period of time for free - for this type of 'trial membership' all fees and charges are waived over the said duration of the promotional membership. Wise-owl does not earn any commission on the general advice being given, nor is its remuneration linked to the nature of advice being provided.

Wise-owl does receive remuneration from companies which pay us to conduct detailed research and analysis of their business. In circumstances where we retain ownership of this content, we are able to make this research available to subscribers as a value add service at no additional cost.

What Fees, Commissions or other Benefits?

Employees of S3 Consortium Pty Ltd are remunerated in a variety of ways including salary, wages bonuses and commissions based on sales generated.

Do any Relationships Exist Which Might Influence The Service or Advice I Receive?

Neither S3 Consortium Pty Ltd nor LeMessurier Securities Pty Ltd are owned by a Fund Manager or institution. S3 Consortium Pty Ltd is remunerated by preparing articles and analyzing companies which are then published through S3 Consortium's websites.

Our advisors are aware of their obligations to disclose the extent and nature of any relationship that may influence their decision making at the time the advisors provide a financial service in those products. A full list of products is available by calling LeMessurier Securities on (02) 8278 9541 or email hello@lemsec.com.au

Will You Give Me Advice That is Suitable To My Investment Needs and Financial Circumstances?

No.

What Should I Know About Any Of The Risks of The Investment Recommendations Made To Me?

S3 Consortium Pty Ltd are authorised by LeMessurier Securities Pty Ltd to provide general financial product advice only. General advice includes information contained in our articles and information about the outlook of the markets. The information provided on our website does not provide advice about products suitable for your particular needs, objectives or financial circumstances, even if we may have commented in view of the current or future market conditions or prospects for the securities.

This information does not constitute personal investment advice and it has been prepared without taking into account your objectives, financial situation or needs.

You should always consider the appropriateness of the advice, in light of your own objectives, financial situation or needs before acting on the advice. You should consider and discuss this information with your financial adviser before making your own investment choice.

What Information Do You Maintain in My File And Can I Examine My File?

We need to hold all information you give us for a period of 7 years. We keep your name, address, phone and email address details. Monthly subscribers also have their credit card details held for processing monthly subscription payments.

If you wish to examine or amend your records, you should ask us, and we will make arrangements for you to do so.

How Can I Give you Instructions Regarding My Account?

You may specify how you would like to give us instructions, for example, by telephone, email or other means.

What Kind Of Compensation Arrangements Are In Place And Are These Arrangements Compliant?

S3 Consortium Pty Ltd has arrangements in place through LeMessurier Securities to ensure that it continues to maintain Professional Indemnity Insurance in accordance with Section 912 B of the Corporations Act 2001, (as amended). In particular the Professional Indemnity Insurance, subject to its terms and conditions, provides indemnity up to the sum insured for the Licensee and its authorised representatives in respect of our authorisations and obligations under the Australian Financial Services License.

What Should I Do If I Have A Complaint?

We are committed to providing quality advice to our clients. This commitment extends to providing accessible complaint resolution mechanisms for our clients. If you have any complaint about the service provided to you, you should take the following steps;

Contact S3 Consortium Pty Ltd or your advisor immediately.

If your complaint is not satisfactorily resolved within 7 days please contact S3 Consortium Pty Ltd.'s authorising licensee LeMessurier Securities Pty Ltd by Phone (02) 8278 9541. Or put it in writing and email to hello@lemsec.com.au

If we cannot reach a satisfactory resolution within a further 45 days you can raise your concerns with the Credit and Investments Ombudsman Limited on 1800 138 422 or visit the website www.cio.org.au.

The Australian Securities and Investments Commission, (ASIC), also has a free call info line on 1300 300 630 which you may use to make a complaint or obtain information about your rights.