

May 2018

About Us

Wise-owl Holdings Pty Ltd (“wise-owl”, “Us”, “We”, “the Company”)

Australian Company Number: 615 656 267

Email: info@wise-owl.com

Phone: 1300 306 308

Registered Offices: Level 12, 6 O’Connell St Sydney NSW 2000

Licensing

Wise-owl is an authorised representative of wise-owl.com Pty Ltd, holder of Australian Financial Services (AFS) License 246670. AFS Representative Number: 001259718

Licensee: wise-owl.com Pty Ltd

Australian Company Number: 097 446 369

AFSL: 246670

Registered Office: Level 2, Piccadilly Court, 222 Pitt St, Sydney NSW 2000

Purpose of this Financial Services Guide

In accordance with the Corporations Act, persons who provide financial services, including general financial product advice, to retail clients must provide such clients with a Financial Services Guide (FSG).

If you have any questions about the FSG please don't hesitate to call wise-owl.com on 1300 306 308 or e-mail us at info@wise-owl.com

This FSG is designed to assist you in deciding whether to use any of the services provided by wise-owl. It contains information about the nature of the financial services to be provided and the manner in which they will be provided, the remuneration which may be paid to wise-owl and other relevant persons in relation to the services offered and how any complaints in relation to the services are dealt with.

You have the right to ask us about our charges, the type of advice we will give you and what you can do if you have a complaint about our services.

Key information is set out in the questions and answers section below. If you need more information or clarification, please ask us.

Before you get our advice...

1. Who is responsible for the advice given?

Wise-owl is responsible for any financial services provided to you. Wise-owl is an authorised representative of wise-owl.com Pty Ltd, holder of Australian Financial Services (AFS) License 246670. Our AFS representative number is 001259718

2. What advisory services are available to me?

We are licensed to provide general financial product advice. We do not provide personal advice which takes into account your individual investment objectives, financial situation and/or needs. We are authorised to provide such advice in respect of securities, interests in

managed investment schemes, government debentures, stocks or bonds and certain derivatives. Such advice is typically provided through research reports accessible via our web domain, wise-owl.com, as well as via email and text messaging (SMS) communications.

3. How will I pay for the service?

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.

When you invest in a financial product (including a managed investment scheme) through us we may receive a commission from the product issuer. These commissions are included in the fees payable by you to the product issuer. They are typically calculated as a percentage (up to 10%) of the amount you have invested and may be both upfront and trailing commissions.

4. How are your staff remunerated?

All employees of wise-owl receive a salary and may also be paid a commission on subscriptions they secure.

5. How can I provide instructions to wise-owl

You may provide instructions to wise-owl by mail, telephone, or email at the contact details set out above. However, wise-owl is not authorised to deal in financial products on your behalf. Accordingly, you may not provide us with instructions to buy or sell financial products on your behalf. Should you wish us to do so, we are able to recommend a number of brokers, each of which will be able to execute trading instructions on your behalf.

6. Do you have a referral program

Yes. Wise-owl.com has a referral program where anyone who refers a new subscriber to the investment report may receive a cash payment or a non-cash incentive. For further details, please ask our sales representatives on 1300 306 308.

When you get our advice...

7. Do I get detailed information about remuneration, actual commissions and other benefits wise-owl receives from delivering the advice?

Yes. You have the right to know about details of commissions and other benefits we receive for recommending investments. Such information will be made available when we make specific recommendations and we are available to address requests for further particulars at any time.

8. Do I get detailed information about any associations or relationships which might reasonably be expected to be capable of influencing wise-owl.com?

Yes. You have the right to know about such associations and relationships. Neither wise-owl, nor any of its related bodies corporate, have any association or relationships with any product issuer that might reasonably be expected to be capable of influencing us in providing the financial services. However, wise-owl.com and/or its directors, associates, employees or representatives may hold an interest in certain stocks recommended by wise-owl. These holdings are set out in each report, may change without notice and do not represent recommendations.

9. Will you give me advice which is suitable to my investment needs and financial circumstances?

No, wise-owl.com is only authorised to provide general financial product advice and as such we will not consider your individual investment objectives, financial situation or needs.

10. What should I know about any risks of the investments recommended to me?

We will explain to you any significant general risks of investments which we recommend to you. If we do not do so or you do not understand the explanation provided, you should ask us to explain those risks to you. However, you should consult your own financial adviser if you are unsure of either your own risk profile or the suitability of a recommendation to your own situation.

11. What records do you maintain in relation to me and can I examine these records?

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.

Compensation and Insurance Arrangements

Wise-owl.com Pty Ltd holds a Professional Indemnity Policy which extends to cover our Authorised Representatives, and satisfies the requirements for compensation arrangements under Section 912B of the Corporations Act 2001.

If you have a complaint...

12. Who can I complain to if I have a complaint about the advisory service?

If you have any complaint about the service provided to you, you should take the following steps:

- 1) Contact us and tell us about your complaint.
- 2) If you still do not get a satisfactory outcome, you have the right to complain to the Financial Ombudsman Service Australia, an independent body which provides accessible, fair and independent dispute resolution for consumers and financial services providers. We are a member of this complaints handling scheme.

Financial Ombudsman Service (FOS) Australia.
Registered Office: GPO Box 3 Melbourne VIC 3001
Phone: 1800 367 287
Email: info@fos.org.au

- 3) The Australian Securities and Investments commission also has a free call Infoline on 1300 300 630 which you may use to make a complaint and obtain information about your rights.

Privacy Policy

At wise-owl we recognise that your privacy is very important to you. It is also very important to wise-owl.com. We handle personal information and use personal and sensitive information provided by people everyday.

We are committed to supporting and complying with the National Privacy Principles (NPPs), set out in the Privacy Act 1988 (Cth) (as amended). The information set out below is in principal a summary of the obligations under the NPPs.

We believe that this statement will address any potential concerns you may have about how personal and sensitive information you provide to wise-owl.com is collected, held, used, corrected, disclosed and transferred.

13. What personal information will you collect from me and why will you

As an authorised representative of Australian Financial Services Licensee carrying out an advisory business, we are subject to certain legislative and regulatory requirements, which necessitate us obtaining and holding detailed personal information. We will not collect any personal information about you except when you have knowingly provided that information to us or authorised a third party to provide that information to us. Generally, collection of your personal information will be conducted over the phone or by way of online communication. From time to time additional or updated personal information may be collected through these methods.

14. What use will you make of the information I give you and in what circumstances will you disclose this information?

We will not use or disclose personal or sensitive information collected by us for any purpose other than:

- a. the primary purpose for which it was provided or for related secondary purposes in circumstances where you would reasonably expect such use or disclosure; or
- b. where you have consented to such disclosure; or
- c. where authorised by the NPPs; or
- d. disclosure as required under the terms of our licence and by the Australian Securities and Investments Commission, to ensure ongoing compliance with mandatory professional standards; or
- e. disclosure of your personal and sensitive information to superannuation fund trustees, insurance providers, administrators and product issuers may be required for the purpose of giving effect to your investment; or
- f. providing you with direct marketing material such as articles that may be of interest to you. You may, however, request not to receive such information and we will give effect to that request.

If you ask, we will tell you what personal and sensitive information we hold about you, and what we do with it.

15. Will I be able to access the information I give you and what happens if the information is inaccurate?

We will facilitate access to this information if you require. Any charge we make for providing access will be reasonable. If you can show us that personal or sensitive information is inaccurate, we will take all reasonable steps to correct it. Note that we need not provide access to personal or sensitive information in certain situations, for example where providing access would unreasonably interfere with another persons privacy. If we refuse access you will be advised of our reasoning.

16. Will the information you have about me be kept secure?

We will protect personal and sensitive information from misuse and loss, and destroy or permanently de-identify personal information we no longer need.

17. Will you adopt identifiers that I provide you as your own?

We will not adopt as our own any identifiers that you may provide to us such as tax file numbers, medicare numbers, etc.

18. Will information about me be sent overseas?

We will not send any personal or sensitive information about you overseas without your consent or unless we reasonably believe that the other country has privacy laws similar to our own.

19. Who can I complain to if I have a complaint about the financial service?

We are committed to providing our clients, whose personal and sensitive information we hold, a fair and reasonable system for the handling of those complaints. If at any time you have any complaints in relation to privacy, please contact our Compliance Officer at any of the points of reference listed on the first page of this document. We will seek to address concerns that you have through our complaints handling processes, but if you wish to take matters further you may refer your concerns to the Office of Federal Privacy Commissioner.

Additional Privacy Information

If you seek any further information from wise-owl.com about this statement or our Privacy Policy generally please contact our Compliance Officer at any of the points of reference listed on the first page of this document.

Further information on privacy in Australia may be obtained by visiting the website of the Office of Federal Privacy Commissioner at www.privacy.gov.au