

SHARESIES FINANCIAL SERVICES GUIDE

Sharesies Australia Limited (Sharesies)

ABN 94 648 811 830

Australian Financial Services Licence No. 529893

www.sharesies.com.au

PO Box Q1410, Queen Victoria Building, NSW 1230

Financial Services Guide

This Financial Services Guide (**FSG**) has been provided to you by Sharesies Australia Limited (ABN 94 648 811 830; AFSL 529893) (**Sharesies**).


In this FSG when the terms “**we**”, “**our**” or “**us**” are used, it means Sharesies.


Purpose of this FSG


This FSG provides you with details about:

- our name and contact details
- the financial services we are authorised to provide and the financial products to which those services relate
- the cost of any services that we provide
- any remuneration, commissions or other benefits that we, or any relevant person, may be paid in relation to the financial services we offer
- any associations we have that may impact your decision to use our services
- how we collect and use your personal information
- details of our internal and external complaints handling procedures and how you can access them
- so as to help you to decide whether to use the financial services that we offer.

You can access this FSG online at sharesies.com.au or by contacting us. If you have any questions about this FSG you can contact us at:

 www.sharesies.com.au/contact

 PO Box Q1410, Queen Victoria Building, NSW 1230

 You can also contact us via the “help” section on the Sharesies app.

Who we are

The financial services offered are provided by Sharesies and/or its representatives. Sharesies is licensed under the *Corporations Act 2001 (Cth)* to provide certain financial service to you. Our financial services licence (**AFSL**) number is 529893.

Sharesies is ultimately owned by Sharesies Group Limited (NZ), which is a New Zealand based holding entity and that holds multiple companies across New Zealand and Australia that provide financial products and services, such as broking, custodial and KiwiSaver products, amongst others. Part of this group includes Sharesies Limited (NZ), a trading and advising, clearing and settlement & depository participant of the New Zealand Stock Exchange (**NZX**).

The financial services we offer

Our AFSL authorises us to offer the below financial services to you:

- General financial product advice for:
 - > Basic deposit products
 - > Foreign exchange contracts
 - > Interests in managed investment schemes, includes investor directed portfolio services (IDPS)
 - > Securities
- Deal in a financial product by applying for, acquiring, varying or disposing of a financial product on behalf of another person in respect of:
 - > Basic deposit products
 - > Interest in managed investment schemes, including IDPS
 - > Securities
- Operate custodial and depository services as an IDPS to retail and wholesale clients.

How you can transact with us

You can provide us with instructions on the Sharesies platform to access our services and execute transactions. The platform can be accessed via a mobile application or via our website.

The acceptance of the instructions is subject to the terms and conditions of using our platform. Instructions to trade must be received via the platform.

Instructions received by email, phone, fax or post will not be accepted.

The advice we provide is not personal

At times we may provide information about a particular financial product or market news and research. Such information is purely factual and is not considered to be personal or general advice.

Where we provide general advice we mean that the information we are giving is general in nature and does not have any regard to your individual circumstances, needs or objectives.

You must consider whether or not you want to use our services on your own accord, and if you need assistance or advice with regard to such a decision, you should consult a suitably qualified financial advice professional.

How we are paid for our services

We charge a fee for the services we provide to you. This information is detailed in Appendix A to this FSG.

You may request details of our fees by contacting us.

How we and our representatives are remunerated

We are remunerated through the fees we charge you, as per Appendix A to this FSG.

We may also offer subscription fees, top up fees and exchange fees in addition to the transaction fees outlined in Appendix A. The amount payable is specified at the time of top up, exchange or order placement.

We also may receive remuneration from third parties, including Australian banks, for services we provide to you, including third party commissions, interest on pooled cash accounts and fees received for any corporate actions or public offering made on our platform. We may also receive remuneration for services we provide third parties.

Our employees and directors are remunerated by salary that may include superannuation, share options and other financial and non-financial benefits, such as the opportunity to attend events, development opportunities and receive promotional merchandise. They are not remunerated on a commission structure and any remuneration payable considers attitudes and actions of the person related to productivity, risk, people and customer outcomes.

Associations and Third Party Providers

We might engage with third parties to provide you with services. Where this occurs a payment may be made in accordance with the relevant contract for this arrangement and will include a fee for service.

If you have been referred to us, we may pay commissions, provide service credits, or provide services in kind to your referrer.

We 'pool' your assets

Your money and Investments will be held in 'pooled accounts', also referred to as an omnibus account, together with assets beneficially owned by other Investors.

Your Investments and money typically aren't individually identifiable in third-party registries (such as bank accounts or company share registers). This is because your money and Investments are held in our name or the name of a third party supporting us, as applicable. We maintain a register of the money and Investments you hold with us.

Dealing with my personal information

The privacy of your information is important to us. In order to provide our services to you, we may need to collect your personal information, this includes when communicating with our Investor Care team and third party providers. Where you do not provide certain information, we may be unable to provide you with our products and services or respond to your query.

Where we collect your personal information, we do in accordance with the Australian Privacy Principles as set out in the Privacy Act 1998 (Cth).

For further information, you can refer to our Privacy Policy available at www.Sharesies.com.au.




Professional Indemnity Insurance Cover

We hold Professional Indemnity Insurance in accordance with the requirements for compensation outlined in s 912B of the *Corporations Act 2001 (Cth)*.

Feedback and Complaints

We value your feedback and appreciate you letting us know when you have a complaint.

For any complaints that you have, you can get in touch with us via the help icon or the complaints button in the Sharesies app or through one of the below channels.

-  help@sharesies.com.au
-  PO Box Q1410, Queen Victoria Building, NSW 1230
-  1800 959 366 (toll-free)

We will let you know once we receive your complaint and work to try and resolve your concerns as quickly and fairly as possible in accordance with our internal dispute resolution (IDR) processes. Whilst we will do our best to resolve your complaint in as short a time as possible, we will take no longer than 30 days to provide a final resolution. You can read more about our IDR processes on our website.

Where you aren't happy with the outcome or our handling of your complaint, you can lodge a complaint with the Australian Financial Complaints Authority (**AFCA**).

AFCA is the relevant external dispute resolution (**EDR**) scheme and provides an independent and free service to resolve complaints by consumers about financial firms, where the complaint falls within the terms of reference for AFCA.

AFCA can be contacted as follows:

-  Online at www.afca.org.au
-  Email via info@afca.org.au
-  Phone by 1800 931 678 (toll-free)
-  Post via Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001.

Appendix A

Our Fees & Costs

We charge transaction fees, top-up fees and currency exchange fees, along with other fees to use our services.

Transaction fees

We charge a 1.9% share transaction fee for each transaction on the amount invested, up to a fee cap of:

- \$5 USD for shares traded on a US exchange
- \$6 AUD for shares traded on the ASX
- \$25 NZD for shares traded on the NZX

Transaction fees are charged in the currency of your order, and currency exchange fees are charged separately.

Top-up fees

You need to have money on account with us, which we will call your Sharesies wallet to use certain services. When you top-up your Sharesies wallet you may be charged a fee depending on the method chosen to top-up.

This ranges from being 0% up to 3.5% of the top-up value and may include a fixed fee component. The final fee applicable to your top-up is variable depending on the payment service provider and the deposit method you use. The amount payable will be displayed at the time of confirming top-up instructions.

Plan fees

You can choose to pay some of our fees as you go, or you have the option to sign up to a recurring payment which provides coverage for the fees for buy and sell orders and top-ups up to a set amount.

	\$5 plan	\$10 plan	\$20 plan
Fee	\$5 AUD charged monthly OR \$ 54 AUD charged annually	\$10 AUD charged monthly OR \$ 108 AUD charged annually	\$20 AUD per month charged monthly OR \$ 216 AUD charged annually
Buy and sell orders	\$500 AUD of orders with transaction fees covered per month	\$1,000 AUD of orders with transaction fees covered per month	\$3,000 AUD of orders with transaction fees covered per month
Auto-invest orders	\$1,000 AUD of orders with transaction fees covered per month	\$3,000 AUD of orders with transaction fees covered per month	\$8,000 AUD of orders with transaction fees covered per month
Round-up transfers	Linked bank transfer fees covered		
Linked bank top-ups	Linked bank transfer fees covered		

Subscribing to a plan is completely optional and you do not need to be on a plan to access the Sharesies platform. More information on plan inclusions and terms can be found at www.sharesies.com.au.

Currency exchange fees

Where you need to exchange money on the Sharesies platform, you're charged a 0.6% currency exchange fee. The fee is calculated on the amount to exchange, and deducted from the amount you enter.

Depositary Fees

When you invest in American depositary receipts (ADRs), you may be charged depositary fees. These are charged by the depositary bank that issued the ADR, not us.

The fees cover the depositary bank's costs for managing the ADR, and are based on how many receipts you hold. Generally, the fee is less than \$0.10 USD per receipt annually.

Share Transfer

Should you wish to transfer shares in or out of our Platform, you might be charged a fee. This is outlined as below:

	Transfer In from Another Provider	Transfer Out to Another Provider
Australian Shares	No fee	\$50 AUD per investment you transfer
New Zealand Shares	No fee	\$15 AUD per investment you transfer
US Shares with a Drivewealth Partner	\$35 USD per transfer request (you can transfer multiple investments in this request)	\$100 USD per transfer request (you can transfer multiple investments in this request)
US Shares with a Depository Trust Company (DTC) participant broker	\$50 USD per instrument listed on a single request	\$50 USD per instrument listed on a single request
US Shares from a Direct Registration System (DRS)	\$100 USD per investment. Only one instrument may be included on a transfer request	\$100 USD per investment. Only one instrument may be included on a transfer request

In some circumstances, you may be able to transfer shares from one Sharesies account holder to another. Where this is permitted, you will be charged for your transfer request \$50 AUD for up to 25 investments included the request. An additional \$2 AUD will apply for each additional investment included on the request. These fees apply for each transfer request made.

Account Closure Fee

Generally, there is no fee to close your account. A \$15 AUD fee may be payable where your account is closed due to:

- noncompliance with our anti-money laundering and countering financing of terrorism (AML-CFT) obligations; or
- other inappropriate behaviour.