

**INVESTOR MONIES  
& INVESTMENTS  
HOLDING POLICY  
SHARESIES AUSTRALIA  
LIMITED**

Sharesies Australia Limited (Sharesies)  
ABN 94 648 811 830  
Australian Financial Services Licence No. 529893

[www.sharesies.com.au](http://www.sharesies.com.au)  
PO Box Q1410, Queen Victoria Building, NSW 1230

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## About this policy

This Investor Monies & Investments Holding Policy (the **Policy**) applies to the Sharesies Australia Limited (ABN 94 648 811 830; AFSL 529893) (**Sharesies**) and outlines how we hold money and investments for you, as an investor of ours.

We may update this Policy from time to time without notice to you, unless we are required to. We will review this Policy every 13 months to ensure it remains accurate.

This Policy should be read in conjunction with the Sharesies IDPS Guide, Target Market Determination and other disclosure documents available at [sharesies.com.au/disclosures](https://sharesies.com.au/disclosures). We may also make information available via our platform, website or other communication means, which is to be read jointly with this Policy.

In this Policy, **Assets** refers to the monies, securities and other financial products held by Sharesies as custodian, for the benefit of an investor.

## About Sharesies

Sharesies operates an IDPS that allows our investors to purchase fractions of listed securities across exchanges in Australia, New Zealand and the United States of America.

To enable us to offer fractionalisation, we 'pool' investments together to be held by us or engaged third parties, as custodian and/or sub-custodian. This is sometimes referred to as an omnibus structure.

This means that although you, as an investor, retain the beneficial interest in the investments you purchase through our platform, you are not the registered owner of the investment and your name won't be individually identifiable on a third parties' register, but we maintain an internal record so that we know what belongs to you.

Information on how we operate, including the differences between investing through Sharesies and investing directly into a listed security, can be found in our IDPS Guide located on our [website](#).

## Pooling Assets

We 'pool' your Assets with other investors. We are permitted to do this in accordance with Regulatory Guide 133 (**RG 133**) issued by the Australian Securities and Investments Commission (**ASIC**).

In addition to enabling fractional beneficial ownership of listed securities, as outlined above, we reasonably consider that holding Assets separately would increase the costs to you, whilst not materially decreasing your risk exposure.

In holding your Assets, we:

- keep an electronic record of your deposits and holdings with us, including those held with engaged third parties as sub-custodians;
- perform reconciliations on each business day to ensure that your Assets, including money belonging to you, are kept in a separate account to ours; and
- ensure that there are safeguards in place that the account holding your money will never fail to have sufficient funds to meet your entitlements.

## Daily Reconciliations


We hold our assets in a separate account from your Assets, however, there may be times where money in the account holding investors' monies belongs to us. This might occur when a fee has been charged or an investment is purchased and that money must return to our corporate account, or for another reason that causes such money to now belong to us.

To ensure we keep our assets separated from Assets of our investors, we will perform a reconciliation at least once each business day to transfer monies belonging to us and meant for our corporate account outside of the omnibus (pooled) account containing our investors' money.

## Get in Touch

If you have any questions, contact our Investor Care team either through the help icon in the Sharesies app or via any of the below methods:

 [help@sharesies.com.au](mailto:help@sharesies.com.au)

 PO Box Q1410  
Queen Victoria Building, NSW 1230

### What you need to know

The information in this Policy has been provided by Sharesies Australia Limited (ABN 94 648 811 830; AFSL 529893) (Sharesies) in its capacity as IDPS Operator of the Sharesies platform. It contains general advice only and does not consider your personal circumstances, needs or objectives. You should consider whether this information is appropriate for you before making any decisions. You should read our relevant disclosure documents, including our Financial Services Guide, IDPS guide and Target Market Determination available on our website, as well as the disclosure documents available from product providers of financial products available on the Sharesies platform, before you make a financial decision. If you require financial advice, you should consider speaking with a qualified financial advisor.



## **Contact us**

*help@sharesies.com.au*

*<https://www.sharesies.com.au>*

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