

**NON-ADVISED
INVESTOR POLICY
SHARESIES
AUSTRALIA LIMITED**

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

www.sharesies.com.au
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About this policy

This non-advised investor policy (this **Policy**) applies to Sharesies Australia Limited (ABN 94 648 811 830; AFSL 529893) (**Sharesies**) and outlines how we provide support to our Investors, being a non-advised investor directed portfolio service (**IDPS**).

Our Australian Financial Services Licence (**AFSL**) allows us to provide general advice in certain circumstances, however we do not provide any investors with personal advice - being advice specific to their needs, circumstances and objectives.

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.

Do I need an adviser to use Sharesies?

To use Sharesies, you **do not need** to have an adviser.

As Sharesies is an IDPS, you can directly interact with us and transact through the Sharesies platform. This means:

- You log-in to your Sharesies account;
- You use Sharesies in accordance with our IDPS Guide and other supporting disclosure documents;
- You explore the investments available on the platform and are responsible for reviewing the relevant disclosure documents available from an investment's provider;
- You make the transactions you wish to make, including top-ups, buy orders and sell orders;
- You can transfer assets on and off the Sharesies platform, as permitted; and
- You receive the relevant notifications, statements and reports for your account.

When to get financial advice?

We recommend you seek financial advice from a qualified adviser if you need help and guidance on making financial decisions, including investment decisions. They should be able to provide you with advice specific to your circumstances, needs and objectives, and tell you the most suitable investment strategy for you, including what actions you will need to take on the Sharesies platform.

If you have engaged a financial adviser, it is your responsibility to continue to engage with them (if you choose) and provide them with the relevant information to ensure they provide you with appropriate advice and that you maintain a suitable investment strategy for you.

Where can I find an adviser?

If you're looking for advice, you can find registered advisers in Australia through MoneySmart, a Government website by the Australian Securities and Investments Commission (**ASIC**) - moneysmart.gov.au/financial-advice. The MoneySmart website also provides information on what to consider when choosing a financial adviser.

What if my adviser isn't for me?

If you have a concern about your adviser, you should raise the concern directly with them. We do not maintain any relationships with advisers on behalf of their clients.

Can my financial adviser transact on my behalf?

Only you can log in to your Sharesies account.

We do not have a separate log-in option for advisers or the ability for an adviser to be linked to your account. Additionally, they will not be able to log into your Sharesies account as this would breach our privacy, security and code of conduct terms.

Your adviser can tell you what action to make, however you will have to log-in to Sharesies and take the relevant actions.

Can I authorise my adviser to talk to you?

You can authorise us to share information with your adviser when they make a query with us, depending on the information requested and providing you have provided us with the appropriate authority via contacting our Investor Care team.

Where we have concerns as to whether your adviser is acting in your best interests, we may contact you.

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 adviser.



Contact us

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

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