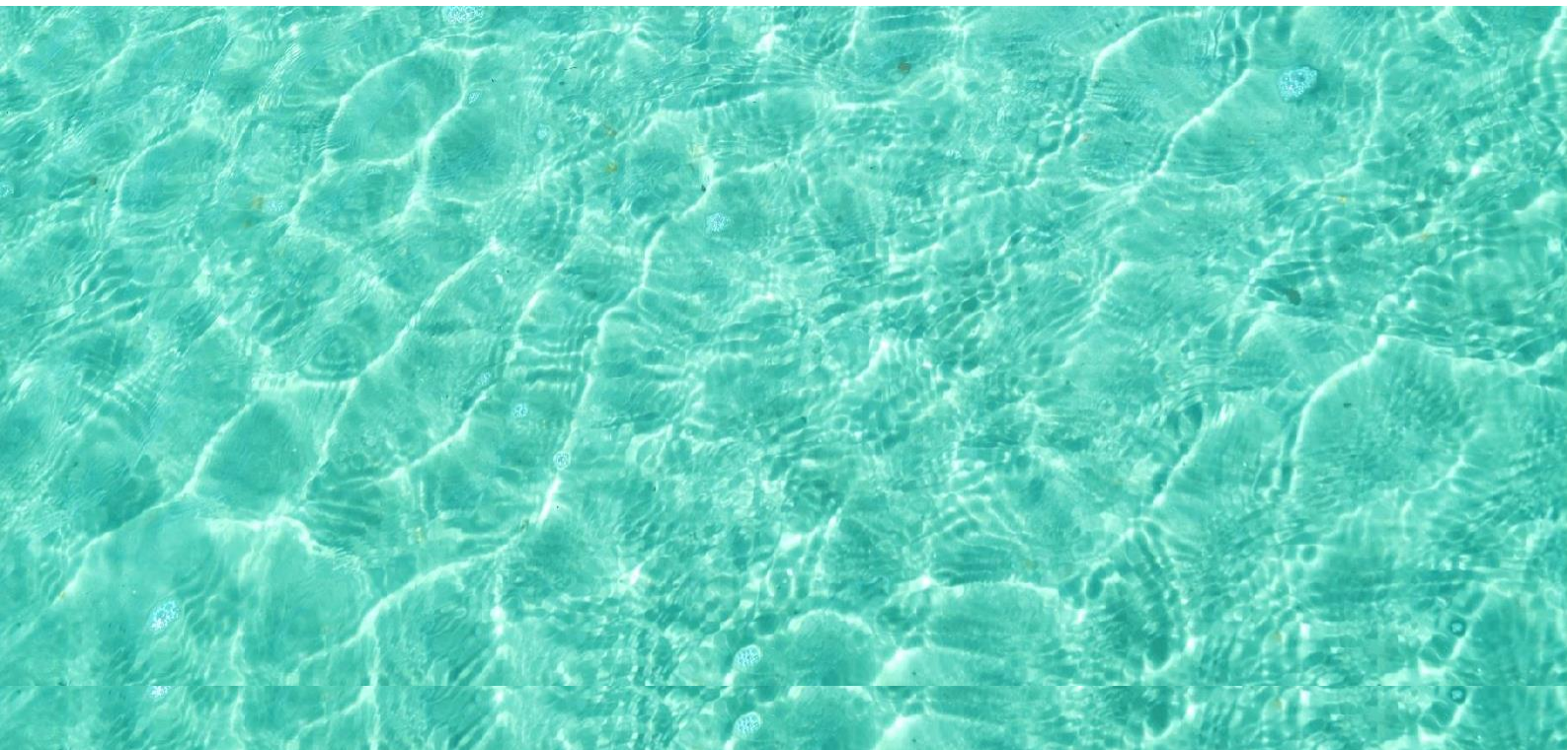




# AUSTRALIAN STOCK REPORT

## **Financial Services Guide**

September 2017



# Financial Services Guide

## Important Information

This Financial Services Guide (“FSG”) has been prepared and is distributed by Australian Stock Report Pty Limited (“ASR”) (AFSL: 301 682. ABN: 94 106 863 978).

As an AFSL holder, ASR is required to provide you with important information to assist you as you consider whether to use our financial services.

- The purpose of this FSG is to:
- Explain who we are and how we can be contacted;
- Ensure you receive important information about the type of financial services we are authorised to provide to you;
- Assist you in deciding whether to use any of the financial services we are authorised to provide to you;
- Provide you with information about the remuneration we may receive in relation to the financial services offered;
- Explain how we (and other relevant parties) are remunerated; and
- Outline how we will handle any complaints received.

If you choose to purchase any financial product offered by ASR, you may also receive other important documents, such as a Product Disclosure Statement (“PDS”) or an FSG from one of our partners. A PDS contains important information to assist you to make a decision about the specific product. The PDS and / or offer document contains key features of the proposed product, significant benefits, risks and the fees you pay the product provider to professionally manage your investment.

You should read any warning contained in a PDS or offer document carefully before making any decision in relation to a financial strategy or product.

## About ASR

The Australian Stock Report is an Australian-owned, boutique financial services company assisting clients in building knowledge and wealth through our subscription reports and other products. We aim to achieve this goal through education on the share market and investment strategies.

ASR is wholly owned by the Amalgamated Australian Investment Group Limited (ABN 81 140 208 288) (“AAIG”). Other related companies operating within AAIG include: Amalgamated Australian Investment Solutions Pty Limited (ABN: 61 123 680 106. AFSL: 314 614), Atlantic Pacific Securities Pty Ltd trading as ASR Wealth Adviser (ABN: 72 135 187 085. CAR: 339 207), HC Securities Pty Limited (ABN: 78 117 830 805. CAR 297 316), Ascot Securities Pty Ltd (ABN: 45 075 902 206. AFSL: 246 718), Australian Investment and Insurance Group Pty Ltd (ABN: 93 068 486 126. AFSL: 226 405), APSEC Compliance and Administration Pty Ltd (ABN: 30 142 148 409. AFSL: 345 443) and APSEC Funds Management Pty Ltd (ABN: 48 152 440 723. CAR: 411 859) (the AAIG Group).

## Our financial services and products

ASR and its Authorised Representatives are authorised to provide general financial product advice on:

- Securities; and
- Derivatives.

ASR strives to deliver high quality information and general advice on securities and derivatives, which may include overseas securities and derivatives. ASR provides a range of products including report services for clients to subscribe to.

Before acting on any information or general advice you receive, you should consider the appropriateness of the advice and suitability of the relevant product having regard to your individual objectives, financial situation, risk tolerance, experience and needs. You should seek financial advice from a person qualified to provide personal advice and read the relevant PDS or other offer document prior to making any investment decision.

## About general advice

Any investment advice we provide to you in relation to services offered or specific financial products will be general in nature and will be prepared without taking account of your individual investment objectives, financial situation or needs. Accordingly, before acting on any advice, you should consider the appropriateness of it, and the relevant product, in regards to your objectives, financial situation and needs. In addition to this FSG, you may receive other documents from us. If we propose that you invest in or purchase any particular financial products, we will provide you with or refer you to a PDS or private offer document, if one is available. The PDS contains information about the product to assist you in making an informed decision about that product. It will outline relevant terms, significant risks (where such exist), fees and charges associated with the product. You should read any warnings contained in the PDS or offer document carefully before making any decision relating to a financial strategy or product. You should also seek independent personal financial advice and read the relevant PDS or other offer document prior to acquiring a financial product.

## Remuneration and benefits we receive

ASR may charge fees for the services we provide or facilitate. These fees may be charged in various ways which may include, but may not be limited to:

- Subscription or service fees; and
- Other benefits that are paid with your consent

ASR may, with your permission, refer you to an external provider or a service provider within the AAIG Group in relation to other services or products. We may receive a referral fee for introducing you to the specialist or internal product provider. Neither ASR nor ASR employees or representatives are liable nor endorse products or services provided by external providers.

Directors, employees and contractors are remunerated by way of set salaries and contract fees. Directors, employees and contractors may receive bonuses based on overall company, team and personal performance.

**Alternative Remuneration** - Any other form of remuneration, such as gifts, entertainment or sponsorship, are recorded by ASR on a central register. A copy of this register will be made available within seven days of a request.

### Relations or associations with financial product providers

ASR has commercial arrangements in place with various product providers in order to provide financial services to you. Any related fees and charges will be disclosed to you prior to services being offered.

ASR also has referral services arrangements in place with entities within the AAIG Group whereby ASR products and services may be promoted and sold to clients of other entities within the AAIG Group and ASR is authorized to promote the products and services that may be offered by other entities within the Group.

### Our contact details

#### Australian Stock Report Pty Limited

Email: [support@australianstockreport.com.au](mailto:support@australianstockreport.com.au)

Website: [www.australianstockreport.com.au](http://www.australianstockreport.com.au)

#### Melbourne office

Address: Exchange Tower, Level 8, 530 Little Collins Street, Melbourne VIC 3000

Phone: 1300 720 292  
(03) 8686 3800

#### Sydney office

Address: Level 13, 333 George Street, Sydney NSW 2000

Phone: (02) 8356 9356

### Professional Indemnity Insurance

ASR holds a professional indemnity insurance policy that satisfies the regulatory requirements for compensation arrangements under Section 912B of the Corporations Act. Subject to the terms and conditions, the arrangements provide cover for civil liability resulting from third-party claims concerning the professional services provided by ASR and its employees and representatives.

### What should you do if you have a complaint

If you have any complaints about the services provided to you, you should take the following steps:

- Contact your ASR Account Manager in the first instance and attempt to have the matter resolved;
- If your concern / complaint is not able to be satisfactorily resolved, please contact ASR on (02) 8356 9356 and ask for the Compliance Manager;
- You may also opt to put your complaint in writing and send it to:

Australian Stock Report Pty Limited (AFSL: 301 682- ABN: 94 106 863 978)  
Exchange Tower, Level 8, 530 Little Collins Street, Melbourne VIC 3000  
1300 720 292 | [australianstockreport.com.au](http://australianstockreport.com.au)

[compliance@aaiql.com.au](mailto:compliance@aaiql.com.au)

or

ASR  
Att: Compliance Manager  
Level 13, 333 George Street  
Sydney NSW 2000

- ASR will do its best to try to resolve your complaint quickly and fairly.

If your complaint is not resolved to your satisfaction, you have the right to lodge a complaint with:

Financial Ombudsman Service (FOS)  
GPO Box 3  
Melbourne VIC 3001  
T: 1800 367 287  
[www.fos.org.au](http://www.fos.org.au)

The Australian Securities and Investments Commission (ASIC) may also be contacted on 1300 300 630.

## Privacy Statement

### What does privacy mean for me?

Privacy is important to Australian Stock Report Pty Limited (“ASR”, “we”, “our”, “us”) and to our clients. ASR and its advisers are committed to comply with the Privacy Act 1988. This Statement ensures that you understand:

- The types of personal information ASR may collect and hold;
- How ASR uses personal information;
- How ASR collects and holds personal information;
- Who ASR discloses personal information to;
- How you can get access to the personal information ASR holds about you;
- How you can correct your personal information; and
- How you can make a complaint.

### What types of personal information about me does ASR hold?

ASR collects and holds information about you that is both relevant and necessary in order for us to provide you with financial advice and services. The information ASR holds depends on the services provided and may include information about your identity, personal objectives, financial position, lifestyle and financial plan. You have the right to withhold personal information, but this may compromise the effectiveness of the services you receive. ASR will always endeavour to obtain your information directly from you.

### How does ASR use my personal information?

Our primary purpose in collecting your personal information is to provide you with general financial advice and dealing services.

We may also use your information to bring to your attention other services or products that may be of interest to you.

Australian Stock Report Pty Limited (AFSL: 301 682- ABN: 94 106 863 978)  
Exchange Tower, Level 8, 530 Little Collins Street, Melbourne VIC 3000  
1300 720 292 | [australianstockreport.com.au](http://australianstockreport.com.au)

We may use or disclose personal information about you for the purpose of direct marketing if we collected the information from you and you would reasonably expect us to use your information for this purpose or you have consented to the use of your information for that purpose. If you would like to “opt out” of having your information used for direct marketing purposes or receiving updates about our products and services, please contact your Authorised Representative or ASR.

### **How does ASR collect and hold my personal information?**

ASR collects information about you that will usually be collected over the telephone, online or during face-to-face interviews. If ASR collects personal information about you from someone other than you, ASR will take reasonable steps to notify you of the purpose for which that information was collected, and the circumstances in which the information was collected.

ASR takes reasonable steps to protect your information from misuse, interference and loss, and from unauthorised access, modification or disclosure. ASR does this by securely storing information and make it inaccessible by unauthorised individuals. If ASR holds your personal information and no longer needs it for any purpose for which the information may be used or disclosed, and the information is not contained in a Commonwealth record, and ASR is not required by or under an Australian law, or a court/tribunal order to retain the information, then ASR must take reasonable steps to destroy the information, or to ensure the information is de-identified.

### **Who does ASR disclose my personal information to?**

Your information is only disclosed to other parties as is necessary for us to provide our services to you. This is done only after we have received your written consent. Other parties may include internally owned companies and subsidiaries of the Amalgamated Australian Investment Group Ltd including other Licensees, related parties, accountants, trading platform providers, storage and emailing services as appropriate and with your permission.

In addition, we will disclose your information where we are required to by law.

We will not pass your information to other parties for any purposes other than those for which you have been informed.

ASR may engage service providers located in countries outside Australia including India and the United States to assist in providing products or services. Disclosure of personal information to overseas providers may be required and will not be used for marketing purposes. ASR does not sell client details and will not disclose your details to an external third party without your consent.

Another adviser may be appointed to you if your Adviser leaves or is unable to attend to your needs due to an extended absence from the business. In these circumstances, ASR will contact you advising you of the change. Your personal information will be passed on to the new adviser.

### **How do I get access to the personal information ASR holds about me?**

You may request access to the information we hold about you by contacting your authorised representative or ASR directly. A copy of any documents relating to you will be retained by ASR for seven years. Upon receipt of your request we will endeavour to service your request as quickly as possible.

In some circumstances access to your information or parts thereof may not be possible. If this is the case we will inform you as to why and, where practicable, make alternative arrangements. Depending on the requirements a fee may be charged to service requests.

### **How do I correct any information held by ASR?**

ASR will always endeavour to ensure that the personal information held by it is accurate, up to date and complete.

If ASR is satisfied (or you advise ASR) that the information held by it is inaccurate, incomplete, out of date, irrelevant or misleading, ASR will take reasonable steps to correct the information. You may request that ASR correct any information held by it. ASR will endeavour to service your request as fully and as quickly as possible.

You may also request that we notify any third party to which we have previously disclosed your information of the correction.

**How do I make a complaint?**

If you have any queries or concerns about a breach or potential breach of this Privacy Policy, we invite you to take the following steps:

Contact your Account Manager to discuss your concerns or complaint:

[compliance@aigl.com.au](mailto:compliance@aigl.com.au)

or

Australian Stock Report Pty Limited  
Att: Compliance Manager  
Level 13, 333 George Street  
Sydney NSW 2000  
T: (02) 8356 9356

If your complaint has not been satisfactorily resolved, you may escalate your it to the Office of the Australian Information Commissioner:

Office of the Australian Information Commissioner  
Level 13, 175 Pitt Street  
Sydney NSW 2000  
T: 1300 363 992  
[www.oaic.gov.au](http://www.oaic.gov.au)  
[enquiries@oaic.gov.au](mailto:enquiries@oaic.gov.au)

