

Financial Services Guide

A guide to our relationship with you and others

This Financial Services Guide

This Financial Services Guide (FSG) is issued by Super Equity Pty Ltd ABN 74 609 373 202 (SuperEquity) to inform you of the financial services that we can provide as a Corporate Authorised Representative (AR No. 001238425 of Andika Pty Ltd ABN 41 117 403 326 (ANDIKA), who is the holder of an Australian Financial Services (AFS) Licence 297069.

It is designed to help you decide whether to use our services and to ensure that SuperEquity meets its obligations as a financial services provider.

This document contains important information about the financial services and types of products we offer. It also explains how we (and others) are remunerated, any potential conflict of interest as well as details of our internal and external dispute resolution procedures and how you can access them.

What other documents could you receive?

Should we provide you with personalised financial advice, we may prepare a written report called a *Statement of Advice*. To ensure the financial advice provided is appropriate to you, we must make reasonable enquiries about your current financial situation and future needs.

The *Statement of Advice* will generally include:

- the advice
- the basis on which it is given
- information about replacement of financial products
- our fees and/or commissions
- any associations we have with Financial Product Issuers or other parties which may have influenced the advice we have given you.

If we provide you with further advice after we have given you a *Statement of Advice* and have not given you a Record of the *further Advice (ROA)*, you may request, either verbally or in writing, a record of the further advice at the time, or up to 7 years (or as prescribed by law) after receiving the advice.

You can, at any time, request us to provide you with a higher level of advice which is personalised to your particular circumstances, needs or objectives by completing the *Client financial information and risk profile form*.

If you provide a completed *Client Financial and Risk Profile form* we will contact you to discuss your personal circumstances and then issue a *Statement of Advice (SOA)* to you which will essentially summarise our advice to you and the basis of our advice.

Should you elect not to complete the *Client financial information and risk profile form*, your adviser will only be able to provide you with **General Advice and Execution Only** advice service level.

Accordingly you may instruct us to execute transactions on your behalf with or without any general advice provided by your adviser. Where your adviser does provide you with advice, it will be restricted to general factual market advice only and will not include any level of personal advice.

An **“Execution Only”** service involves a transaction or transactions where you instruct us to transact in a particular financial product or products. You will be provided with objective factual information at your request. All investment decision making including the product, volume, price and timing of the transaction will be directed by you. We will then execute these instructions on your behalf.

Not Independent

Super Equity is not independent, impartial or unbiased because we may have an association or relationship with issuers of financial products that may influence the services we provide to you.

General Advice means that we are able to provide you with recommendations or opinions about financial products or strategies but we will

not consider whether it is or might be appropriate for your particular personal circumstances, needs or objectives. Any advice provided to you will not be tailored specifically to you or consider your personal needs in any way and therefore you should, before acting on any of the advice that we provide you, consider the appropriateness of the advice having regard to your objectives, financial situation and needs.

If we recommend that you acquire a particular Financial Product (other than listed shares) we will generally give you a *Product Disclosure Statement* that contains information about the particular Financial Product to help you make an informed decision.

Who is my adviser?

Your adviser may be a staff member or Director of SuperEquity. You can find their profile as an attachment to this document.

Who is responsible for the financial services provided?

SuperEquity is responsible for the financial services described in this FSG, including the distribution of this FSG. You can contact us by:

Calling us on 1300 319 018
Emailing us at: info@superequity.com.au
Visiting our website at www.superequity.com.au
Writing to us at: PO Box 1509
Broadbeach QLD 4218

SuperEquity is authorized by ANDIKA to provide the financial services described in this FSG. You can contact ANDIKA by:

Calling on 07 5657 3620
Sending a fax to 07 5657 7017
Visiting its website at www.andika.com.au
Writing to it at: PO BOX 1323
Coolangatta QLD 4225

SuperEquity and ANDIKA act on their own behalf when providing financial services under ANDIKA's AFS Licence.

Do you have any relationships or associations with financial product issuers?

SuperEquity is 100% privately owned by the directors and staff and does not act as a representative of any other AFS Licensee.

Clients of SuperEquity trade Securities, Derivatives, Real Estate Investment Trusts

(REITS), Exchange Traded Funds (ETF's), Managed Funds, Listed Investment Companies (LIC's) and Debt Securities via the choice of ASX Participants – Open Markets and CMC Markets.

Are you or ANDIKA a participant in a licensed market or licensed clearing and settlement facility?

Neither SuperEquity or ANDIKA are a Trading & Clearing Participant licensed with the Australian Stock Exchange or any other licensed market or licensed clearing and settlement facility.

What kinds of financial services can SuperEquity offer, and what kinds of Financial Product/s do those services relate to?

SuperEquity provides personal and general advice and resources to help investors build a portfolio of investments that best suit their individual investment requirements. We offer:

- ASX Market Trading (*shares, options, REITS, ETF's, Debt Securities, LIC's and Listed Managed Funds*)
- Investment Strategies for Private Individuals and Self-Managed Superannuation Funds (SMSF)
- Personal and General advice on Superannuation
- Managed Funds
- Portfolio Administration
- Access to IPOs and other capital raisings
- Margin Lending and Cash Management
- Educational Investor Workshops

SuperEquity is authorised by ANDIKA to advise and deal in the following financial products for retail and wholesale clients:

- Basic Deposit Products (*Cash & Fixed Interest*)
- Securities (*shares and debentures*)
- Derivatives (*exchange traded options contracts and warrants*)
- Superannuation
- Managed Investment Schemes (*Managed funds and CMA's*)
- Standard Margin Lending Facility (*advice, planning and setup*)

Will you give me Personal Advice that is suitable to my particular needs and financial circumstances, and is your advice restricted in any way?

Subject to you completing the *Client financial information and risk profile form* your adviser can provide personalised advice only after considering its suitability to your personal objectives, financial situation and other relevant information.

Through SuperEquity you have access to a wide range of financial strategies and products that have been researched and approved by ANDIKA (our authorizing AFS Licensee), including shares listed on the ASX, where there is a reasonable basis for the advice. If you do not wish to receive our advice, we may still deal on your behalf by carrying out your instructions.

Should your adviser be unable to provide you with the service or advice that you require, the adviser will refer you to another person who can (*for example, your adviser may be a specialist equity adviser and be authorised to provide advice on a limited range of financial products*).

Although your adviser will consider tax, social security and estate planning when preparing advice for you, your adviser is not a registered taxation agent or solicitor and any advice provided as a guide in these areas is general advice and incidental advice which should be confirmed with appropriately qualified persons or the relevant department.

What information should I provide to receive personalised advice?

You need to provide us with a list of your personal objectives, details of your current financial situation and any other relevant information, so that we can offer you the most appropriate advice possible.

You have the right not to provide us with the information, or limit the scope of the advice provided by your adviser to reduce the cost of receiving advice, however the risk is that the advice you receive may not be appropriate to your needs, objectives and financial situation.

You should read any warnings contained in the Statement of Advice carefully before making any decision relating to a Financial product/s and consider whether the advice is appropriate having regard to your specific investment objectives, financial situation and particular needs.

What information do you maintain in my file, and can I examine my file?

We maintain a record of your personal profile including details of your objectives, financial situation and needs. We also maintain records of any recommendations made to you.

We are committed to implementing and promoting a privacy policy, which will ensure the privacy and security of your personal information.

Details of our Privacy Policy can be found on page 6 and online at www.superequity.com.au

If you wish to examine your file please ask us. We will make arrangements for you to do so.

How can I give you instructions about my Financial Product/s?

Generally we rely on your signature for verification but for some financial products and services you may tell us how you would like to give us instructions - for example by telephone, text message or other means such as e-mail.

How will I pay for the services provided?

You may pay us a fee or we may arrange for the ASX Participant through which you trade to charge brokerage for transactions of securities and options listed on the Australian Stock Exchange. Alternatively, we may receive a payment called commission, which is paid to ANDIKA by the Financial Product issuer/s, as authorised by you.

Either the Statement of Advice or the General Advice and Execution letter (as applicable to you) provided to you will contain details of the fees and any payments made to ANDIKA by a Financial Product issuer/s, as authorised by you. Your adviser will give the Statement of Advice or the General Advice and Execution letter to you if you are a retail client before we proceed to act on your instructions.

SuperEquity will receive a percentage of the fees received by ANDIKA, as authorized by you.

How are any commissions, fees or other benefits calculated for providing the financial services?

Generally the benefit we receive will be based on the amount you invest. It may vary from one Financial Product issuer to another.

Fees & Brokerage (see Standard Fee Schedule on page 5)

- ASX Participants charge brokerage for transactions of securities and derivatives listed on the Australian Stock Exchange.
- We may charge a fee based on the time we spend developing your share portfolio plan or the value of the funds you invest.
- We may invoice you when you receive our written recommendations.
- You may also have to pay us a management fee annually or in installments.

Commission

We may be paid (*initial commission*) by the Financial Product issuer at the time you invest or contract, and (*ongoing commission*) during the life of your investment or contract. The amount received may vary (see *Standard Fee Schedule on page 5*) and will only be charged pursuant to your authorisation.

Other Benefits

Product issuers may from time to time give SuperEquity other benefits (unquantifiable at this stage) and offer advisers non-monetary benefits of up to \$300 in value.

Adviser Remuneration

Directors and employees receive a salary including bonuses if and when particular targets are achieved.

What should I do if I have a complaint?

1. Contact us on 1300 319 018 or by email at info@superequity.com.au and tell us about your complaint.
2. If your complaint is not satisfactorily resolved within 20 days, please contact The Compliance Manager on 0412 696 135 or put your complaint in writing and email it to info@andika.com.au or post it to ANDIKA's head office mailing address:

Andika Pty Ltd
PO Box 1323
Coolangatta QLD 4225

We will try to resolve your complaint quickly and fairly.

3. ANDIKA is a member of the Australian Financial Complaints Authority (AFCA) (Member Number **44139**). If the complaint cannot be resolved to your satisfaction, you have the right to refer the matter to AFCA. They can be contacted on 1800 931 678.

AFCA follows the following process:

Stage 1 of the AFCA process is where AFCA facilitates discussions and negotiations between the parties.

Stage 2 is conciliation and the parties come face to face with a conciliator from AFCA. The role of the conciliator is to assist the parties to explore options for settlement of the dispute and to help parties to agree on their own outcome.

Stage 3 is where the independent adjudicator is requested to make a decision "on the papers", taking into account the relevant law, fairness and reasonableness. If you accept the adjudicator's decision, it is binding on the member.

ANDIKA as the authorizing licensee holds Professional Indemnity Insurance which complies with Regulatory Guide RG 126 and covers the activities of all representatives who have in the past and are currently operating under ANDIKA's AFS Licence.

Standard Fee Schedule

In all instances, payments for services provided will be fully disclosed to you when you agree to receive our services.

In addition to the options described below, SuperEquity also offers investors a range of service levels and fee structures which can be tailored to individual circumstances. Please talk to your adviser to find out additional details.

Minimum and Maximum Rates for ASX listed securities and derivative transactions

As described in our Financial Services Guide, the ASX Participant through which you trade charges brokerage for transactions of securities and derivatives listed on the Australian Stock Exchange (ASX). Where we charge a fee for transactions of securities and derivatives listed on the ASX the minimum and maximum brokerage rates charged are shown below:

Shares: \$100 minimum or 1% whichever is greater, plus 10 %GST

Options: \$100 minimum or 1% whichever is greater, plus 10% GST and relevant ACH fees plus 10% GST

The ASX Participant will pay a portion of the brokerage you are charged to ANDIKA as authorised by you.

From the portion of brokerage received by ANDIKA, SuperEquity receives 85% and the remainder is retained by ANDIKA, as authorized by you.

Your adviser may receive a commission and/ or a bonus or benefits based on work performance.

Example 1

John and Mary have \$250,000 available to invest in ten (10) companies listed on the Australian Stock Exchange. They would be charged a maximum of \$2,500 for the initial transactions. (1% of \$250,000, ie. As each transaction's face value exceeds \$10,000). John and Mary would also have to pay 10% GST on the brokerage amount.

Commission received from Product Issuers

Should you require comprehensive on-going monitoring, advice and investment services please refer to the fee schedule noted above. Where commissions are payable, we may receive initial commission and/or ongoing commission as authorised by you.

Initial Commission is a one off payment of between 0% & 5.5% of the amount invested for investment products, which is generally deducted from the amount invested at the time of purchase.

Ongoing Commission of between 0% & 1.1% of the investment value, is payable during the life of your product as part of SuperEquity's ongoing charges.

Example 2

Natalie uses the AMG Super Platform to enable SuperEquity to provide personal investment advice in relation to her Superannuation. Natalie's Super Balance is \$100,000 assuming an ongoing commission of 0.77%, the ongoing commission would be \$770.

Miscellaneous Fees and Charges

Please consult the FSG of the ASX Participant that SuperEquity trades via.

Privacy Policy

Personal Information

We collect personal information that is required to:

- offer or provide our services to you;
- maintain our relationship with you; or
- as required under various laws and regulations that govern our business.

Naturally we consider this information to be confidential and take all reasonable steps to protect it under our Privacy Policy. SuperEquity is bound by the Australian Privacy Principles.

Purpose of collecting personal information

Your personal information will be utilised to:

- provide you with a product or a service;
- to administer your account and our business relationship;
- to manage our rights and obligations in relation to external payment systems;
- to conduct market or customer satisfaction research;
- to develop and identify products and services that may interest you and (unless you ask us not to) provide you with information about other products and services we offer.

If at any time you do not wish to receive information about other products and services, please inform your adviser in writing or contact our Privacy Officer.

Disclosure to third parties

We may share your personal information with our affiliates, authorizing licensee, business units, agents, contractors, insurers, advisers and other organisations when we believe it will enhance the services we can provide to you or where necessary, to carry out your instructions. This is only done in circumstances where such sharing conforms to law, any applicable confidentiality agreements, our policies and practices, or where a client has consented to such sharing.

Providing the information

It is not compulsory to provide certain personal information requested by us. However, if some of the personal information is not provided by you, we may not be able to advise you, or the advice we give you may not have regard to your investment objectives, financial situation or particular needs.

Access to your information

You can correct and update the personal information we hold about you by contacting, in writing, your adviser or our Privacy Officer. If you wish to access and review personal information, you must submit a written request outlining the relevant terms of reference for attention of the Privacy Officer. We will endeavour to process and respond to requests in a timely manner.

Keeping information secure

We use security procedures and technology to protect the information we hold. Access to and use of personal information within Super Equity seeks to prevent misuse or unlawful disclosure of the information.

If other organisations provide support services, we require them to appropriately safeguard the privacy of the information provided to them. Where the personal information we collect is no longer required, we delete the information or permanently de-identify it.

If you have an account with us, your account information is password protected and we recommend you do not disclose your password to anyone. To further protect your personal information, your log-in time will automatically expire after a certain period of inactivity.

Contacts and Complaints

You may at any time request a copy of our Privacy Policy from our Privacy Officer or by accessing it from our website:

www.superequity.com.au

If you have any questions, or complaints regarding the Privacy Policy or how your information is treated, please contact:

Privacy Officer
SuperEquity
Level 11
50 Cavill Avenue
Surfers Paradise QLD 4217

Mailing Address

PO Box 1509
Broadbeach QLD 4218

Telephone: 1300 319 018

Email: Info@superequity.com.au