

Financial Services Guide

The purpose of this Financial Services Guide (**FSG**) is to help you decide whether to use any of the financial services HC Securities Pty Ltd: (**Us, We, Our, HC Securities**) offers. It tells you about:

- the financial products and services we offer and 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 that we are authorised to provide;
- provide you with information about the remuneration we may receive in relation to financial services offered or that is received by our authorising licensee, Amalgamated Australian Investment Solutions Pty Limited (**AAIS**), and other parties including other authorised representatives; and
- provide details if our complaints and dispute resolution procedures.

Who is HC Securities?

HC Securities (ABN: 78 117 830 805) is a Corporate Authorised Representative (No. 297316) of Amalgamated Australian Investment Solutions (AFSL No. 314614) under which we are licensed to provide general financial product advice about, and deal in, certain financial products to retail and wholesale clients.

HC Securities and AAIS are part of Amalgamated Australian Investment Group Limited (ABN 81 140 208 288), which includes Atlantic Pacific Securities Pty Ltd, Australian Stock Report Pty Limited, APSEC Funds Management Pty Ltd, the investment manager of the Atlantic Pacific Australian Equity Fund (ARSN 158 861 155) and ASCOT Securities Pty Ltd, an ASX market participant.

Our and AAIS' contact details

HC Securities Pty Limited and Amalgamated Australian Investment Solutions Pty Limited:

Sydney Office: Level 4, 151 Castlereagh Street, Sydney NSW 2000.

Melbourne Office: Suite 805, 530 Little Collins Street, Melbourne VIC 3000.

P: +61 2 8233 6117
F: +61 2 8577 5032
info@hcsecurities.com.au
www.hcsecurities.com.au

Business Description:

HC Securities provides general financial product advice and arranges for the execution of trades in securities, foreign exchange products and derivatives including, exchange traded options, futures and CFDs to retail and wholesale clients. In conjunction with HC Securities trading platform partners, our clients can access financial products in

Australia, the United States and other international markets. Execution and clearing services for transactions executed through HC Securities are provided by HC Securities and external parties.

If we recommend a product to you that has a Product Disclosure Statement (**PDS**), we will provide this to you. It describes the products, including its features, risks and costs.

Our Services

Any advice we provide to you in relation to services offered will be general in nature and will be prepared without taking account of your objectives, financial situations or needs. Accordingly, before acting on any advice, you should consider the appropriateness of it and the relevant product in regard to your objectives, financial situation and needs. In addition to this Financial Services Guide you may receive other documents from us. If we propose you invest in or purchase any particular financial products, we will provide you with 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) and 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 financial advice and read the relevant PDS or other offer document prior to acquiring a financial product.

Financial Product Advice

We strive to provide quality financial services to our clients. As Corporate Authorised Representative of AAIS, we can deal in and offer advice about the following classes of financial products to both retail and wholesale clients -

- basic deposit products;
- derivatives;
- foreign exchange
- debentures;
- stocks or bonds issued or proposed to be issued by a government;
- interest in managed investment schemes
- (including Investor Directed Portfolio Services (IDPS);
- securities; and
- standard margin lending facility.

Remuneration and Benefits we Receive:

By using our services, you consent/authorise and direct us to receive brokerage fees and to pass on a percentage of those fees to our advisers as described below. HC Securities may earn commission on financial products presented to you. Brokerage fees constitute a fee given by you to us and our advisers, for the services that we and our advisers provide to you. We and our advisers will only vary any percentage based brokerage fees with your prior consent.

Our advisers may also receive trail commissions on margin loan and certain cash products. The fees paid by you will differ depending on the financial product and trading platform that you choose to utilise. All fees must be disclosed to and agreed by you prior to you trading in any financial product or placing trades on any of our associated partners trading platforms.

Brokerage

We receive fees when you use us to buy or sell financial products. Brokerage fees will vary depending on the size of the trade and the platform provider you use. Please refer to the *HC Securities Fee Schedule* and the specific trading platform provider's fees schedules for further information. We will not vary any percentage based brokerage fee without your prior consent. Your authorised representative may share their remuneration with another authorised representative.

Licensee

AAIS receives all brokerage and commission generated by us and your advisor. AAIS then transfers these amounts in full to us. We remunerate AAIS by a set monthly licensee fee.

Authorised Representatives

Our Directors, employees, authorised representatives (including your advisor) and contractors are remunerated by way of set salaries, contract fees and commissions. Directors, authorised representatives (including your advisor), employees and contractors may receive bonuses based on overall company, team and personal performance.

Your advisor will receive between 0% - 60% of any fee revenue received by HC Securities.

Other Benefits we may Receive

We may be offered or receive non-commission benefits such as entertainment or sponsorship from some product providers at no extra cost to you. We maintain a register to document any benefits received. A copy of this register will be made available within seven days of a request.

With your permission, you may be referred to an external specialist to receive further advice. We may receive a referral fee or commission for introducing you to the specialist. The amount of the referral fee is calculated depending on the type of service that is referred, and is generally a percentage of the value of the services referred during a set period. You can request particulars of the amount within a reasonable time after the FSG is given and before any financial services are provided to you.

Payments to other Professionals - We may pay a referral fee when clients are referred to us from other professionals. The amount of the referral fee is calculated

depending on the type of service that is referred, and is generally a percentage of the value of the services referred during a set period. You can request particulars of the amount within a reasonable time after the FSG is given and before any financial services are provided to you.

Compensation Arrangements

Professional indemnity insurance is maintained by AAIS to cover general advice and actions which have been authorised by AAIS and provided by us. The professional indemnity insurance ("the Policy") satisfies the requirements imposed by Section 912B of the Corporations Act 2001 and the Corporations Regulations 2001.

Subject to its terms and conditions, the Policy covers certain clients for loss or damage suffered as a result of breaches of the relevant obligations of HC Securities, its employees and representatives in relation to its AFSL.

What should you do if you have a Complaint?

It is important that you report any dissatisfaction you have with any our financial products, trading platform providers or employees / advisers in a timely manner so that we can take immediate action to review and resolve as quickly as possible. HC Securities has a formal compliant handling policy, which is available upon request.

Please contact your adviser or HC Securities Compliance either via phone or in writing. Contact details are as follows;

Mail: Complaints and Compliance
Amalgamated Australian Investment
Solutions Pty Limited
Level 4, 151 Castlereagh Street
Sydney NSW 2000

Phone: 03 8689 8714 – Compliance Email:

compliance@aaigl.com.au

We will strive to resolve your complaint quickly and fairly. However, if your complaint is not resolved to your satisfaction, you have the right to escalate your complaint to one of the following External Dispute Resolution Schemes listed below:

External Complaint Resolution Schemes

Financial Ombudsman Service (FOS) on 1800 367 287 or info@fos.org.au.

The Privacy Commissioner on 1300 363 992 or enquiries@oaic.gov.au (Only if privacy related).

The Australian Securities and Investments Commission (ASIC) may be contacted on 1300 300 630 to find out which body may be best to assist you in settling your complaint.

How you may provide instructions to us?

Generally, you may give us instructions either by telephone or in writing (mail, fax, e-mail or SMS) in relation to any of our services and transactions for execution.

However, the method by which you provide instructions will vary depending on what type of service and what external trading platform you opt to use.

We reserve the right to request written instructions from you relating to the subject matter of your instructions where necessary and where subject to the terms and conditions of any applicable agreement with you.

Do we have any relationships or associations with financial product providers?

We have commercial arrangements in place with various product and or service providers to enable us to execute transactions and provide financial services on your behalf. This does not affect any of your rights and obligations that you have with HC Securities.

AAIS may have offer you financial products issued by its associates or third parties, amongst other organisations they may include banks, Brokers and AFSL holders. AAIS may earn brokerage and other fees at a rate of 1% to 100% of the fee revenue charged by the relevant entity.

Any questions?

If you have any further questions about our financial services, please contact one of our representatives on 1300 889 185 or refer to our website at www.hcsecurities.com.au.

Privacy Statement:

What does privacy mean for me?

Privacy is important to AAIS and Us (collectively "AAIS") and to our clients. This Statement ensures that you understand:

- The kinds of personal information that AAIS may collect and hold;
- How AAIS collects and hold personal information;
- The purposes for which AAIS may collect, hold, use and disclose your personal information;
- How you may access any personal information held by AAIS, and correct any incorrect information;
- How any complaints you may have are dealt with;
- To whom AAIS may disclose your information.

In addition, it reinforces AAIS' commitment to keeping your information up to date and secure.

What types of personal information about me does AAIS hold?

AAIS collects and holds information about you that is both relevant and necessary in order for it to provide you with financial advice and services. The information AAIS holds depends on the services provided and may include information about your identity, personal objectives, financial position, health, lifestyle and financial plan.

AAIS will always endeavour to obtain your information directly from you.

How does AAIS use my personal information?

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

At any time, AAIS may need to appoint another financial adviser, within AAIS, to manage your financial needs and services. You will be advised of any change to your financial adviser in writing. Your new adviser will be provided access to your information.

AAIS may also use your information to bring to your attention other strategies, services or products that may be relevant to you.

AAIS may use or disclose personal information about you for the purpose of direct marketing if: AAIS collected the information from you, you would reasonably expect us to use your information for this purpose, you have consented to the use of your information for that purpose, AAIS provides you with the option to "opt out" or "unsubscribe", or you have not previously requested to be "opted out" or "unsubscribed".

How does AAIS collect and hold my personal information?

AAIS collects information about you that will usually be collected over the telephone, on-line or during face-to-face interviews. If AAIS collects personal information about you from someone other than you, AAIS 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.

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

If you would like to "Opt Out" of receiving updates about our products and services. Please email info@hcsecurities.com.au with the subject "Unsubscribe" and include the following information:

Name of company you received the communication from:

Full Name:

Email address:

If you are “Opting Out” for multiple individuals, please include these details (as listed above) also.

Who does AAIS disclose my personal information to?

Your information is only disclosed to other parties as are necessary for AAIS to provide services to you. This is done only after AAIS has 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, AAIS will disclose your information where required to by law. AAIS will not pass your information to other parties for any purposes other than those for which you have been informed.

AAIS may need to provide your personal information to overseas providers in some circumstances. These providers provide AAIS with internal services and are located in the following countries: United States, Hong Kong, Singapore and India. This information is confidentially disclosed in accordance with Australian Privacy Principles and is not used for marketing purposes. AAIS does not sell details and will never disclose your details to an external third party without your consent.

How do I get access to the personal information AAIS holds about me?

You may request access to the information AAIS holds about you by contacting your authorised representative or AAIS directly. Upon receipt of your request AAIS will endeavour to service your request as fully and as quickly as possible. In some circumstances access to your information or parts thereof may not be possible. If this is the case AAIS 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 AAIS?

AAIS will always endeavour to ensure that the personal information held by it is accurate, up to date and complete. If AAIS is satisfied (or you advise AAIS) that the information held by it is inaccurate, incomplete, out of date, irrelevant or misleading, AAIS will take reasonable steps to correct the information. You may request that AAIS correct any information held by it. AAIS 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 are not satisfied with our privacy arrangements, please contact your authorised representative who will seek to resolve your concerns within three working days. If this is not possible, you will be referred to AAIS.

If you are not satisfied with the Licensee response to your privacy related complaint, you may contact:

Director of Compliance
Office of the Australian Information Commissioner GPO
Box 5218
SYDNEY NSW 1042

OR

The Privacy Commissioner on 1300 363 992.