

# FINANCIAL SERVICES GUIDE

**EquitySmart Group Holdings Pty Ltd trading as Share Smart Australia**

**ABN: 76 133 217 982**

**Corporate Authorised Representative No. 1266945**

Level 3, 14-20 Aerodrome Road

Maroochydore QLD 4558

[www.sharesmart.com.au](http://www.sharesmart.com.au)

**LTG Gold Rock Pty Ltd**

**AFSL: 286510**

**ABN: 94 099 107 365**

Level 3, 14-20 Aerodrome Road

Maroochydore QLD 4558

[www.ltggoldrock.com](http://www.ltggoldrock.com)

## 1. ABOUT THIS FINANCIAL SERVICES GUIDE

This Financial Services Guide (“**FSG**”) is designed to assist you in deciding whether to use any of the financial services offered by EquitySmart Group Holdings Pty Ltd trading as Share Smart Australia (ABN: 76 133 217 982) (“**Share Smart Australia, We, Us or Our**”), a Corporate Authorised Representative (CAR: #1266945) of LTG Gold Rock Pty Ltd the holder of Australian Financial Services Licence (“**AFSL**”) (AFSL: 286510).

This FSG provides important information for retail and wholesale investors to help you decide whether to use our services. It contains important information about:

- Who we are and how you can contact us;
- The financial services we are authorised to provide to you;
- The cost of our services and how we are remunerated;
- The disclosure documents and statements you will receive;
- How we will deal with your personal information; and
- Our internal and external dispute resolution processes.

This version of the FSG was prepared on 25 September 2018 and replaces all previous versions.

Please contact us directly if you would like further information on this FSG or on any of our services.

## 2. HOW TO CONTACT US

You can contact and find out more about us in the following ways:

**Phone:** 07 3186 8419  
**Email:** success@sharesmart.com.au  
**Write to:** Share Smart Australia  
Level 3, 14-20 Aerodrome Road  
Maroochydore QLD 4558  
Australia  
**Website:** www.sharesmart.com.au

## 3. ABOUT US AND THE FINANCIAL SERVICES, WE OFFER

Share Smart Australia is a Corporate Authorised Representative of LTG Gold Rock Pty Ltd the holder of an Australian Financial Services Licence (AFSL: 286510) issued by the Australian Securities and Investments Commission (“**ASIC**”). Under our Corporate Authorised Representative status, we are authorised to provide a range of financial services including advisory and dealing services to retail and wholesale clients.

Share Smart Australia is authorised to provide the following financial services to retail and wholesale clients:

- Provide General Financial Product Advice for the following classes of financial products:
  - derivatives;
  - foreign exchange contracts;
  - securities; and
- Deal in a financial product by applying for, acquiring, varying or disposing of a financial product in respect of the following classes of financial products:

- derivatives;
- foreign exchange contracts;
- securities.

Any financial services offered to you will be provided by a representative of Share Smart Australia.

#### **What advice do we offer you?**

Share Smart Australia provides general financial product advice only. This means that the advice does not relate specifically to you and does not take into account your objectives, financial situation or particular needs. You should consider the appropriateness of the advice and read the Product Disclosure Statement (PDS) prior to acting on any advice provided to you.

Upon becoming a member of Share Smart Australia you will have access to online educational material and a members' forum where you will be taught about the financial markets and the strategies Share Smart Australia employs to trade it.

We will not advise you as to whether the educational material provided are suitable for you because it is general advice. You will need to decide that for yourself, knowing your own objectives, financial situation and needs. You should seek independent financial advice from a registered and licensed professional regarding the suitability of our products and services to your personal financial needs. Share Smart Australia does not offer personal advice to clients.

#### **4. USING OUR SERVICES**

Our representatives may provide you with general advice through a number of means including:

- In Person;
- Email / Website;
- Telephone; and
- Newsletter.

#### **5. OTHER DOCUMENTS YOU MAY RECEIVE**

Once you have considered any advice we have provided you with, and decided to act on the advice, you will be referred to a broker with whom you can obtain the financial products you have learnt about through Share Smart Australia. Your broker is the product issuer or product acquirer, and therefore responsible for providing you with a Product Disclosure Statement (“**PDS**”) which contains information about the particular product, including any relevant terms, significant risks and details of other fees and charges that may apply.

In addition, you will be provided with an application form after consultation to assist you in making an informed decision about that product.

We may provide other documents as needed. These documents may include educational material, client agreements or other offer documents.

## 6. OUR FEES AND CHARGES

When Share Smart Australia provides financial services to you, certain fees may be charged for providing these financial services.

### SUBSCRIPTION FEES\*

Australian Securities Exchange (ASX) \$89 (including GST) per month.

London Stock Exchange (LSE) \$89 (including GST) per month

\*Our Subscription Fees provide updates Equities and Indices for the exchanges subscribed to on an end-of-day basis. If you stop paying the Subscription Fees, access to end-of-day data will cease and the scan features in the platform will no longer be available to you.

If you acquire or enter into a financial product we refer you to, the provider will charge you costs as set out in their PDS or offer document.

We will endeavor to explain all fees payable by you at the time the advice is provided or as soon as practicable after that time. You can request further particulars of remuneration, fees and commissions we receive by using the contact details provided above.

## 7. ASSOCIATIONS AND RELATIONSHIPS WHICH MAY AFFECT OUR ADVICE

ShareSmart, its associates and/or other persons connected with ShareSmart may have an interest, relationship or arrangement that is material in relation to the general financial advice we offer. We may receive referral fees from the product providers to which we refer you to. In addition to fees charged directly to you, LTG Gold Rock and ShareSmart receives a commission from the product providers we refer to you based on the volume of trading you conduct.

## 8. DISPUTE RESOLUTION

We have internal and external dispute resolution procedures to resolve complaints from clients. A copy of these procedures may be obtained by contacting us and requesting a copy.

If you have a complaint about the financial services, you may undertake the following steps:

1. Contact our Compliance Officer directly and tell us about your complaint. Notifications of complaints should be done in writing, and addressed to:

**Phone:** 07 3186 8419  
**Email:** support@sharesmart.com.au  
**Write to:** Share Smart Australia  
Level 3  
14-20 Aerodrome Road  
Maroochydore QLD 4558  
Australia

We will endeavour to resolve your complaint quickly and fairly.

2. If you are still not satisfied with the outcome you have the right to complain to an external dispute resolution scheme. LTG Gold Rock Pty Ltd is a member of Financial Ombudsman Service Australia (**FOS**) (membership number: 12422).

You may lodge your complaint with FOS by sending the relevant information and documents by 31 October 2016.

**Financial Ombudsman Service Australia**

GPO Box 3

Melbourne VIC 3001

Australia

Free call: 1300 78 08 08

Email: [info@fos.org.au](mailto:info@fos.org.au)

If you wish to make a complaint after 31 October 2018, you may lodge your complaint with Australian Financial Complaints Authority (**AFCA**). LTG Gold Rock Pty Ltd is a member of AFCA (member number: 12422).

**Australian Financial Complaints Authority**

GPO Box 3

Melbourne VIC 3001

Australia

Freecall: 1800 931 678

Email: [info@afca.org.au](mailto:info@afca.org.au)

3. You may also make a complaint to ASIC by the Freecall Infoline on 1300 300 630.

## **9. COMPENSATION ARRANGEMENTS**

LTG Gold Rock Pty Ltd has professional indemnity insurance in place that complies with section 912B of the Corporations Act 2001 and ASIC Regulatory Guide 126. In particular, LTG Gold Rock Pty Ltd's professional indemnity insurance, subject to its terms and conditions, provides indemnity for Share Smart Australia and our representatives and employees in respect of our authorisations and obligations under its Corporate Authorised Representative status.

## **10. PRIVACY POLICY**

Depending on the type of service being provided, we may ask you to provide certain personal information, either in writing or verbally. We may also ask you to present identification documents and we will retain copies of this information.

We are committed to protecting your privacy in compliance with the Privacy Act and Australian Privacy Principles. The information you provide to us will primarily be used for providing our services to you and for complying with certain laws and regulations. We have systems and processes in place which safeguard against the unauthorised use or disclosure of your personal information.

Please contact us if you have any concerns or if you would like to receive a copy of our privacy statement. Our privacy statement is also available on our website.

