

FINANCIAL SERVICES GUIDE

Last updated: 8th March 2019

Issued by: Reach Financial Group Pty Ltd

ABN: 17 090 611 680

Australian Financial Services Licence Number: 333297

Reach Markets Pty Ltd is a Corporate Authorised Representative of
Reach Financial Group Pty Ltd

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ABN 36 145 312 232

is a corporate authorised representative of
Reach Financial Group Pty Ltd AFSL 333297

(03) 8080 5795

Level 8, 525 Flinders Street
Melbourne VIC 3000

Email: admin@reachmarkets.com.au

Website: www.reachmarkets.com.au

WHAT IS A FINANCIAL SERVICES GUIDE?

This Financial Services Guide (“FSG”) is designed to:

- help you decide whether to use any of our financial services;
- inform you about the remuneration and benefits received by us or any related person;
- inform you about how we handle complaints.

If we make a recommendation for you to acquire a particular financial product or offer to arrange the issue of a financial product to you, where applicable we will also provide you with a Product Disclosure Statement (PDS), Product Information Statement (PIS), or Prospectus.

These documents contain information about the particular financial product to assist you in making an informed decision about that product.

WHO ARE WE?

Reach Markets is a corporate authorised representative of Reach Financial Group Pty Ltd (sometimes referred to as “The Licensee” throughout this FSG) who holds Australian Financial Services Licence Number 333297.

The Licensee and its Authorised Representatives (sometimes referred to as “Reach Markets”, “Reach”, “we”, “us” or “our” throughout this FSG) provide the financial services set out in this Guide.

The Licensee has authorised the distribution of this FSG, and shares the same contact details as Reach Markets. Reach Markets is an Australian financial services firm that specialises in the Australian equities sector. Specifically our services can be summarised as follows:

1. Initial Public Offers (IPO’s)
2. Capital raises
3. Investment products
4. Education and seminar presentations
5. Research

We are paid by fees and commissions, depending on the service and product you invest in. All fees are inclusive of GST, unless otherwise stated.

Please be aware that your telephone calls may be recorded for training and compliance purposes. Please tell us if you do not wish for your call to be recorded.

FEES AND COMMISSIONS THAT MAY APPLY

By using or continuing to use our services, you agree that:

- all fees and charges received by us (not including trailing commissions) as described in this FSG are a benefit given to us by you, in exchange for the services provided by us; and
- you understand, consent to, authorise and direct us to charge you in this way.

Adviser Fees

For providing general financial product advice Reach Markets may be paid an upfront adviser fee of up to \$5,500 by you. The issuer of the product will collect the fee as part of the application money and pay it on your behalf to Reach Markets. This adviser fee is discussed and agreed on with you prior to any investment.

Commissions payable – Initial Public Offers (IPOs)/

Capital Raises

Where you subscribe to an IPO and Reach Markets are the adviser on the offer, The Licensee or Reach Markets may receive commission of up to 6% of amounts subscribed in excess of \$5,000 per Applicant and 8% in respect of amounts subscribed less than \$5,000 per Applicant. Please note this is out of the company's own resources and not from your application monies.

How are representatives paid?

Reach Markets and The Licensee's directors and employees are paid a salary and may also receive bonuses and incentives which are calculated depending on the company's and the individual's performance.

Product Manager & Administration fees

There may also be management and administration fees applicable to investment products; these are outlined fully in the applicable PDS and PIS.

More information about our fees and charges

Please contact us if you would like particulars of the amount of our fees and charges, within 30 days of receiving this FSG and before we provide financial services to you.

WHAT FINANCIAL SERVICES AND RELATED PRODUCTS CAN WE PROVIDE?

We are authorised to provide “general advice” on and deal in securities; derivatives (such as options), managed investment schemes, and deposit products.

For more information please see www.reachmarkets.com.au

When we provide these services, we are acting on behalf of The Licensee, who is acting on your behalf. It does not act on behalf of any product provider.

What do we mean by general advice?

Where we provide general advice to you, you must be aware that the information has been prepared without taking into account your objectives, financial situation or needs, and you should consider the appropriateness of the advice before acting on it.

If the information relates to the acquisition of a particular financial product, where applicable you should obtain a copy of and consider the PDS, PIS or Prospectus for that product, before making any decisions in relation to it. If trading equity products, you should conduct your own research, before making any decision.

It is important for you to understand that trading options is not suitable for everyone. There is a risk that you can lose more than the value of a trade or its underlying assets. You should only act on our recommendations if you are confident that you fully understand what you are doing.

Associations with other product and service providers

Reach Markets may provide you with financial products and services from either related or non-related product providers.

Reach Markets may receive a commission payment from product or service providers where you invest in one of their products or use their services as permitted under the Corporations Act.

PRIVACY STATEMENT

We are committed to ensuring the confidentiality and security of your personal information.

If you do not provide some or all of the personal information requested by us, we may be unable to provide you with our products or services.

We collect information about you for the following purposes:

- to assist us in providing requested products or services to you, including portfolio, trading and education services;
- to consider and assess your request for a product or service;
- to provide you with information about a product or service and invite you to marketing events;
- to protect our business and other customers from fraudulent or unlawful activity;
- to conduct our business and perform other management and administration tasks;
- to consider any concerns or complaints you may have;
- to manage any legal actions involving Reach Markets;
- to comply with relevant laws, regulations and other legal obligations, including the Anti-Money Laundering and Counter Terrorism Act 2006 and Corporations Act 2001; and
- to help us improve the products and services offered to our customers, and to enhance our overall business.

We may need to disclose your personal information to:

- a related entity of Reach Markets;
- an agent, contractor or service provider we engage to carry out our functions and activities, such as our lawyers, accountants, trading platform providers and portfolio service providers;
- organisations involved in a transfer or sale of all or part of our assets or business;
- organisations involved in managing our payments, payment merchants and other financial institutions such as banks;
- regulatory bodies, government agencies, law enforcement bodies and courts; and
- anyone else to whom you authorise us to disclose it or as required by law.

We may disclose personal information to recipients that are located outside Australia in some circumstances. We use cloud data storage providers that operate internationally and therefore your personal information may be sent to servers that are located overseas. It is impracticable for us to list the locations in which these servers may be located.

Our Privacy Policy (available at www.reachmarkets.com.au) contains information about how:

- you may access the personal information we hold about you;
- you may seek the correction of your personal information; and
- to make a privacy complaint and how we will deal with your complaint.

COMPLAINTS PROCEDURE AND COMPENSATION ARRANGEMENTS

If you have a complaint, contact us as soon as you can on (03) 8080 5795. If the complaint cannot be resolved over the phone, put your complaint in writing and send it to:

Complaints Officer
Level 8, 525 Flinders Street
Melbourne, Victoria 3000

We will consider and respond to your complaint in writing within 5 business days and aim to resolve the complaint within 45 days. Please be advised that your calls may be recorded. This may assist with the complaint handling process.

If you are not satisfied with our internal complaint resolution response, you can make your complaint to the Australian Financial Complaint Authority (“AFCA”). The Licensee is a member of FOS.

Phone: 1800 931 678 (free call)
Website: www.afca.org.au
Email: info@afca.org.au
Mail: Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001

Both the internal and external dispute resolution services are provided to you free of charge. The Licensee has Professional Indemnity Insurance in place to cover itself and its authorised representatives for the financial services we provide.

This cover encompasses conduct of authorised representatives who no longer work for us, but who did at some time. The Licensee believes that this cover complies with s912B of the Corporations Act 2001.

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