

ANZ SHARE INVESTING

FINANCIAL SERVICES GUIDE | ISSUE DATE 7 DECEMBER 2017



ABOUT THIS DOCUMENT

This Financial Services Guide (FSG) is an important document in which we (Share Investing Limited – referred to throughout this FSG as “we”, “us”, “our”) outline:

- who we are and how we can be contacted;
- what services and types of products we are authorised to provide to you;
- how we and other relevant persons are remunerated; and
- how complaints are dealt with.

This FSG contains information that has been prepared without taking into account your particular objectives, financial situation and needs, and a statement of advice will not be provided. Accordingly, you will need to consider the appropriateness of the information contained herein having regard to your particular circumstances.

This FSG is designed to assist you in deciding whether to use any of our products or services. If you choose to use any of our products and services you may also receive other documents, such as an offer document or Product Disclosure Statement (PDS) about those products or services, which you should read carefully.

We may also have to provide you with a PDS if:

- we recommend that you acquire a financial product; or
- we offer to issue or arrange to use a financial product to you.

A PDS is a document (or group of documents) that describes a financial product. A PDS (or other offer document) contains important information to assist you to make a decision about the product it describes. You should receive and review the PDS (or other offer document) provided by us before you make an investment decision about a specific product.

INFORMATION ABOUT SHARE INVESTING LIMITED

Share Investing Limited (ABN 93 078 174 973 AFSL 238277) is a subsidiary of Australia and New Zealand Banking Group Limited (ANZ) (ABN 11 005 357 522). ANZ is the issuer of the ANZ Share Investment Loan and the ANZ Cash Investment Account.

We are an ASX and Chi-X Australia market participant, a clearing participant of ASX Clear Pty Limited and a settlement participant of ASX Settlement Pty Limited. ANZ is an authorised deposit taking institution (ADI) under the *Banking Act 1959* (Cwlth). We are not an ADI and our obligations do not represent deposits or other liabilities of ANZ. ANZ does not stand behind or guarantee us.

SERVICES WE PROVIDE

We offer an online execution, clearing and settlement service for trading in securities and other financial products and are authorised to:

- provide general financial product advice only and deal in the following financial products:
 - basic deposit products;
 - securities and derivatives;
 - government debentures, stocks or bonds;
 - standard margin loans;
 - interests in managed investment schemes; and
 - foreign exchange contracts.
- underwrite interests in managed investment schemes and issues of securities; and
- provide custodial and depository services.

We may act on your behalf, on our own behalf or on behalf of other clients in providing financial services.

FEES AND CHARGES

All values shown include GST and are in Australian dollars unless otherwise stated. Fees and charges relating to specific products can be found in the relevant PDS.

AUSTRALIAN SECURITIES

Internet trading

The following rates apply to trades where the order is placed via the internet:

Trade value	1st trade in the calendar month	2nd & subsequent trades in the calendar month
Up to \$5,000	\$19.95	\$19.95
\$5,001 – \$10,000	\$24.95	\$19.95
\$10,001 – \$18,000	\$29.95	\$19.95
\$18,001 – \$28,000	\$29.95	Greater of \$19.95 or 0.11% of the trade value
Over \$28,000	0.11% of the trade value	0.11% of the trade value

Phone trading

The following rates apply to trades where the order is placed over the phone:

Trade value	Brokerage per trade
Up to \$15,000	\$69.95
\$15,001 – \$55,000	0.40% of the trade value
\$55,001 – \$1,000,000	0.35% of the trade value
Over \$1,000,000	0.13% of the trade value

Conditional Orders

Conditional Order means an instruction given by you to us to place an order for a Financial Product into an Approved Market when criteria specified by you has been satisfied. Upon triggering the Conditional Order must meet vetting requirements before it will be placed into an Approved Market. See our Website for information on the types of Conditional Orders available.

Type of order	Charge
Basic orders	No additional charge
Intermediate orders	No additional charge
Advanced orders (straddle sell)	No additional charge
Advanced orders (buy then sell)	No additional charge

Standard brokerage rates apply once a triggered Conditional Order has been partially or fully executed. You can receive SMS or email alerts when your Conditional Orders trigger and execute at no additional charge.

SharePack

The following rates apply to SharePack trades:

Trade value	Brokerage
\$5,500 – \$80,000	\$80.00
Over \$80,000	0.11% of the trade value

GLOBAL SHARES SERVICE

We charge you the following rates and fees when trading International Securities:

Brokerage*	Greater of \$59.00 or 0.59% of the trade value (plus exchange fees of the relevant market)
Electronic transfer (in)	\$10.00 per holding
Physical transfer (in)	\$50.00 per holding
Transfer (out)	\$100.00 per holding
Holdings on unapproved exchanges**	\$5.00 per holding

* Brokerage on international trades is exempt from GST.

**Charged monthly.

If you trade international securities you may be required to settle your obligations in a foreign currency or may receive foreign currency. We will arrange for that foreign currency obligation to be met or for the foreign currency to be converted into Australian dollars. We will charge you up to 0.60% of the foreign currency exchange rate applicable to your international trades as our fee for arranging the foreign currency exchange for you. Any foreign currency exchange dealings facilitated by us will be conducted with ANZ or

another foreign exchange service provider at its current rates of dealing for such transactions.

Custody fee

The custody fee is 0.10% per annum. Custody fees are calculated based on the market value of your Global Shares portfolio as at month end, and are charged to you each month.

If you place one or more trades through Global Shares in a month, the custody fee for that month will be waived.

ACTIVE TRADER SERVICES

The following fees apply if you use our active trader services:

Active trader subscription	\$49.95 per calendar month
plus International market data	\$7.70 per calendar month

For any applicable discounts refer to our Website for more information.

TAX TOOLS

Subscriptions to Tax Tools Plus and Premium attract the following fees:

Tax Tools	Where you pay quarterly	Where you pay annually
Plus	\$29.00	\$99.00
Premium	\$139.00	\$479.00

For any applicable discounts refer to our Website for more information.

OTHER FEES

Account maintenance fee

Our basic level of service (with limited research and market information) is free. Our standard level of service costs \$19.95 per quarter unless:

- the total value of your cash and investment holdings (excluding International Securities) exceeds \$10,000 by the end of the preceding calendar quarter (March, June, September and December); or
- you execute at least one trade in the preceding six months.

Details of our basic and standard levels of service are available on our Website.

Debit interest

If your ANZ Cash Investment Account becomes overdrawn, ANZ will charge interest on the overdrawn amount at the ANZ Retail Index Rate plus a margin of 2% p.a. The ANZ Retail Index Rate is published on the ANZ website and each week in the Australian Financial Review.

ANZ Cash Investment Account

Deposits and withdrawals to and from your Settlement Account can be performed online with no cost. The following fees correspond to the requests below in connection with the account:

Withdrawal request via phone or signed instruction	\$5.00
Telegraphic transfer to an ANZ account*	\$5.00
Telegraphic transfer to a non-ANZ account*	\$30.00
International telegraphic transfer	\$37.00
BPAY® for corporate actions	\$10.00
Cheque drawing fee	\$10.00

* Banking fees may be applicable. A minimum withdrawal amount of \$500 applies per transfer.

Fail fees

The following fees may be charged against your account, in respect of a failure to settle transactions.

Sell transactions

When securities are not available to meet a market settlement obligation, a fail fee is calculated and charged per day at the higher of 0.11% of the settlement consideration or \$110 per day (capped at \$5500 per day) plus any other fees or charges we incur and advise you of from time to time.

Buy transactions

When cash is not available to pay for securities purchased, a fee is calculated and charged per day at the higher of the current ANZ overdraft rate on the settlement consideration or \$110 per day (capped at \$5500 per day).

Buy transactions (late payment fee)

When your ANZ Cash Investment Account goes into overdraft after settlement, due to insufficient funds:

- debit interest.

General fees

Off market transfers	\$50.00
Rebookings	\$27.50
CHESS statement reprints	\$16.50
Request lost SRN	\$16.50

Contract Note delivery

Contract Notes can be accessed online and delivered by email for no additional charge. Delivery by post or SMS will incur the following fees:

Post	\$2.20
SMS	\$0.33

Yearly statements

Yearly statements can be accessed online and delivered by email for no additional charge. Yearly statements delivery by post will incur a \$5.00 fee.

OTHER BENEFITS WE MAY RECEIVE

We are remunerated directly through the fees we charge you. In addition, we receive commissions or other benefits from some companies in respect of or attributable to the provision of the financial services we provide, including:

- a payment from ANZ in relation to the ANZ Cash Investment Account and other basic deposit products;
- if you have an ANZ Share Investment Loan:
 - a payment from ANZ which is the difference between the ANZ funding rate and the interest rate on your ANZ Share Investment Loan;
 - monthly account keeping fee of \$20.00 in relation to your ANZ Share Investment Loan as outlined in the ANZ Share Investment Loan PDS; and
 - we may also receive other fees and charges in relation to this product;
- up to 5% of an investment in an initial public offering or other corporate actions;
- interest earned on the trust account we maintain, among other things, for the purpose of holding funds used for share trading;
- interest earned on accounts held with the Custodian of the Global Shares Service for settlement purposes; and
- benefits we may receive from product issuers with whom we have an association, where you invest in one of their products or services.

The amount paid to us from product issuers and service providers will vary from time to time.

Our representatives are remunerated by salary. They may also be eligible for bonus payments relating to their overall performance during the year and other benefits.

You can request from us at any time any particulars of the remunerations and benefits we receive and we will provide it to you where possible.

MAKING A COMPLAINT

If you have a complaint about our services, please contact us so that we may endeavour to resolve it as soon as possible.

COMPLAINTS MANAGER

Phone: 1300 658 355

Post: Complaints Manager
Share Investing Limited
Reply Paid 1346
Royal Exchange NSW 1224

Email: service@anzshareinvesting.com

If you are not satisfied with the resolution of your complaint, you can contact the following bodies to escalate your issue:

ANZ CUSTOMER ADVOCATE

Phone: (03) 8654 1000

Post: ANZ Customer Advocate
Level 7, 833 Collins St
Melbourne VIC 3000

Email: customeradvocate@anz.com

FINANCIAL OMBUDSMAN SERVICE AUSTRALIA

Phone: 1800 367 287

Post: Financial Ombudsman Service Australia
GPO Box 3
Melbourne VIC 3001

Email: info@fos.org.au

Fax: (03) 9613 6399

Website: www.fos.org.au

CLAIMS FOR COMPENSATION

We have professional indemnity insurance arrangements in place to meet our obligations as an Australian financial services license holder under section 912B of the *Corporations Act 2001* (Cwlth). Our insurance arrangements cover claims relating to the services and conduct of current and former staff.

Chi-X and ASX operate different compensation funds that provide protection for retail investors in the circumstances defined in the Corporations Act and Regulations. The Chi-X compensation fund covers losses resulting from defalcation or fraudulent misuse of your money, property or authority by us, subject to certain exceptions. Since we are also an ASX participant, the following applies in relation to such a loss. If you do not expressly or impliedly instruct us to execute your trading instructions on the Chi-X market, and it is not reasonably apparent from our usual business practice which of the ASX or Chi-X we would use when acting for you, the Chi-X fund will not apply. In this case, the National Guarantee Fund (NGF) may apply, provided the loss is connected to the ASX market and is covered by the NGF claims provisions. The NGF claims provisions are set out in Division 4 of Part 7.5 of the Corporations Act and Regulations (for further information see the legislation and the NGF Information Booklet available at segc.com.au). Note that if your broker is not an ASX participant, the NGF will not apply in any circumstance.

CONTACT US

You can contact us by:

- calling our Client Services team on 1300 658 355;
- emailing us at service@anzshareinvesting.com;
- visiting our Website at anzshareinvesting.com; or
- writing to us at:
Reply Paid 1346
Royal Exchange NSW 1224.

