

Financial Services Guide

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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.

We provide limited financial services to you as a client of another Australian financial services licensee (referred to in this FSG as your “Authorised Agent”) that utilises our execution, settlement and, where appropriate, our CHESS sponsorship services. This FSG will therefore only cover the services we provide. Your Authorised Agent provides other services to you and will be providing you with its own FSG covering the services it provides to you.

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 issue 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 (ABN 11 005 357 522) (ANZ). 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 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.

Instructions

You will provide instructions to the Authorised Agent who will provide them to us on your behalf. Alternatively you may provide instructions to us directly by using our contact details as set out below.

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.

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 calendar month end, and are charged to you each calendar month. If you place one or more trades through Global Shares in a calendar month, the custody fee for that month will be waived.

Active trader services

Your Authorised Agent may give you access to our active trader services.

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

Other Fees

Debit Interest

If an 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

The following fees correspond to the requests below in connection with the account:

Telegraphic transfer to an ANZ account*	\$27.50
Telegraphic transfer to a non-ANZ account*	\$38.50
Direct debit dishonour fee	\$6.60
Cheque drawing fee	\$13.20
Stop cheque fee	\$16.50
BPAY® for corporate actions	\$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 \$5,500 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 bank overdraft rate on the settlement consideration or \$110 per day (capped at \$5,500 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	\$22.00
CHESS Statement Reprints	\$16.50
Request Lost SRN	\$16.50
Rebooking Fee	\$27.50

Other benefits we may receive

We are remunerated directly through the fees we charge you. In addition, we receive commissions or other benefits from other entities 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 Product Disclosure Statement; 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 trading;
- interest earned on accounts held with the custodian of the Global Shares service for settlement purposes;
- portfolio fees as instructed from your Authorised Agent; 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.

We have entered into an agreement with your Authorised Agent, under which the Authorised Agent determines the rate at which we will charge you brokerage on any trades. We may retain part or all of the brokerage as per our agreement with your Authorised Agent.

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

Making a complaint and contact details

If you have a complaint about our services or wish to contact us, please use the details below so that we may endeavour to resolve your query/complaint as soon as possible.

Phone: 1300 363 241
Post: 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.