

Financial Services Guide

The financial services referred to in this guide are offered by:

Kaz Capital Pty Ltd

15 142 401 429

Level 6, 88 Foveaux Street

Surry Hills, NSW, 2010

(02) 8999 0588

This guide contains important information about:

- the services we offer you
- how we and our associates are paid
- any potential conflict of interest we may have
- our internal and external dispute resolution procedures and how you can access them

When we provide you with financial advice - a *Statement of Advice* - to make sure that advice is appropriate to you we must make reasonable enquiries about your current financial situation and future needs.

In the Statement of Advice we will tell you about:

- our fees and commissions
- any associations we have with Financial Product Issuers or other parties which may have influenced the advice we give you.

If we recommend to you a particular Financial Product we will give you information about the particular Financial Product— a *Product Disclosure Statement*—to help you make an informed decision about the Financial Product.

Kaz Capital Pty Ltd (“**Kaz Capital**”) provides investors with a full service client advisory offering, from portfolio structuring and management, securities trading to hedging solutions. As an independently owned financial services company, Kaz Capital uses its experience, industry knowledge and relationships to provide clients with a tailored financial service to fit their individual needs.

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What financial services can we offer?

Our Australian Financial Services Licence (AFSL 384738) authorises us to provide advice, and deal in, the following financial products:

1. Securities;
2. Superannuation;
3. Derivatives;
4. Interests in managed investment schemes, including investor directed portfolio services;
5. Deposit and payment products, including basic deposit products and other deposit products;

Our AFSL also authorises us to deal in the underwriting of:

- (A) interests in managed investment schemes; and
 (B) an issue of securities;
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Who is my adviser?

Our Advisers will give you advice. They are representatives of Kaz Capital Pty Ltd and we are responsible for the advice they give you. We ensure that your adviser holds the necessary qualifications and meets continuing education requirements to provide the services for which we are licensed.

If you do not wish to receive our advice, we may deal on your behalf by carrying out your instructions.

If you do not obtain advice, you face the risk that the Financial Product/s you select will not fully take into account your objectives, financial situation or needs.

Who is responsible for the financial services provided?

Kaz Capital Pty Ltd is responsible for the financial services provided including the distribution of this Financial Services Guide (FSG).

Kaz Capital Pty Ltd ABN 15 142 401 429

An Australian Financial Services Licensee, no: 384 738

Level 6, 88 Foveaux Street Surry Hills, NSW, 2000

Do you have any relationships or associations with Financial Product issuer?

Kaz Capital Pty Ltd is independently owned and has no relationship with any fund manager or product provider.

Kaz Capital is authorised to issue units in its own managed investment scheme.

What information should I provide to receive personalised advice?

You need to provide us with a list of your personal objectives, details of your current financial situation and any relevant information, so that we can offer you the most appropriate advice possible.

You have the right not to tell us, if you do not wish to. However, if you do not, the advice you receive may not be appropriate to your needs, objectives and financial situation.

You should read the warnings contained in the *Statement of Advice* carefully before making any decision relating to a financial products.



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<i>What information do you maintain in my file and can I examine my file?</i>	<p>We maintain a record of your personal profile including details of your objectives, financial situation and needs. We also maintain records of any recommendations made to you.</p> <p>We are committed to implementing and promoting a privacy policy, which will ensure the privacy and security of your personal information. A copy of our privacy policy is enclosed for your information.</p> <p>If you wish to examine your file please ask us. We will make arrangements for you to do so.</p>
<i>How can I give you instructions about my Financial Product/s?</i>	<p>You may tell us how you would like to give us instructions. For example by telephone, fax or other means such as e-mail.</p> <p>If we provide you with execution related telephone advice, you may request a record of the execution related telephone advice, at that time or up to 90 days after providing the advice.</p>
<i>How will I pay for the services provided?</i>	<p>You may pay us a fee. Alternatively, we may receive a payment called brokerage, which is paid to us by the Financial Product issuer/s.</p> <p>We will give you a <i>Statement of Advice</i> containing details of our fees and any payments made to us by a Financial Product issuer/s.</p>
<i>How are any commissions, fees or other benefits calculated for providing the financial services?</i>	<p>Generally the payment we receive will be based on the amount you pay. It may vary from one Financial Product issuer to another.</p> <p>Details of the payment we receive are contained in the <i>Product Disclosure Statements</i> for most Financial Product issuers available from your adviser. Your adviser can give you full details.</p> <p>If you receive personal advice from us, we will tell you about any commissions, fees and any other benefits, where possible in actual dollar amounts, in the <i>Statement of Advice</i>. Our adviser will give you this <i>Statement of Advice</i>, before we proceed to act on your instructions.</p> <ul style="list-style-type: none"> • We may be paid by the Financial Product issuer at the time you invest or contract, and during the life of your investment or contract. • We may charge you a fee, depending on the time we spend developing your plan, or depending on the value of funds you invest. • We may invoice you for a fee when you receive our written recommendations. • You may have to pay us a management fee annually or in instalments. • We may receive any ongoing payments from the Financial Product issuer. <p>Your adviser will tell you in writing in the <i>Statement of Advice</i> what fees we may charge you, when you have to pay, and what payments we may receive from the Financial Product issuer/s. A copy of our Commission/Brokerage/Fee Schedule is attached to this FSG for your information.</p>



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Depending on the service offered you might pay fees or brokerage – or a combination of both. The applicable charges will be disclosed in the Statement of advice we provide to you, or if no such record is required, we will verbally disclose the applicable charges.

Advisory Brokerage

Brokerage is charged as a percentage of the total consideration when buying or selling shares or derivatives. The brokerage rates are largely dependent on the type and level of service required, and the size and the frequency of transactions.

The brokerage fee is deducted from the settlement proceeds of the transaction. Our market participants retain up to \$13.95 or 0.044% of the value of the trade, whichever is higher, with the balance paid to KAZ Capital. This amount can be up to 1% of the value of the trade. At all times the actual cost to you will be disclosed in your Contract Note. KAZ Capital charges fees and brokerage in relation to the disposal and acquisition of securities, brokerage will be charged at 1% or \$100 whichever is greater for each transaction.

If you trade exchange traded options, generally you will be charged brokerage at the same percentage mentioned above of the premium value, subject to a minimum of \$100 plus GST.

For example, a trade consideration of \$15,000 would incur a brokerage fee of \$150 + GST, whereas a trade consideration of \$5,000 would incur a brokerage rate of \$100 plus GST.

Advisor Remuneration

Each advisor will receive as remuneration 40-60% of brokerage received by Kaz Capital.

Will anyone be paid for referring me to you?

Where you have been referred to us by someone else, if we pay them a fee or commission in relation to that referral, we will tell you in the *Statement of Advice* who will receive that fee or commission and the amount they will receive.



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What should I do if I have a complaint?

If you have any complaints about the service provided to you, you should take the following steps.

1. Contact us and tell us about your complaint.
2. If your complaint is not satisfactorily resolved within 45 days, please contact our Compliance Manager on (02) 8999 0588 or put your complaint in writing and send it to us at Kaz Capital's address, noted at the beginning of this FSG. We will try and resolve your complaint quickly and fairly.
3. If the complaint can't be resolved to your satisfaction you have the right to refer the matter to the Financial Ombudsman Service.

They can be contacted on 1300 78 08 08 or you can write to them at GPO Box 3 Melbourne VIC 3001.

It should be noted that Kaz Capital has Professional Indemnity Insurance in place to cover us for the financial services that we provide. We understand that it is adequate to meet our requirements as a financial services licensee. The policy includes coverage for claims made in relation to the conduct of representatives/employees who no longer work for us (but who did at the time of the relevant conduct)

If you have any further questions about the financial services Kaz Capital provides, please contact your advisor.

Retain this document for your reference and any future dealings with Kaz Capital Pty Ltd.
