



Financial Services Guide

Issue Date: 12 June 2018

Purpose and Contents of this Financial Services Guide (“FSG”):

This FSG is designed to provide you with important information about us and our financial services and products.

This information includes:

- Who we are and how you can contact us
- What services we are authorised to provide under our Australian Financial Services Licence (“AFSL”).
- How we are remunerated for these services.
- Any (potential) conflicts of interest we may have.
- Our dispute resolution processes and compensation arrangements.

It is very important that you read and understand the contents of this document prior to making decisions about engaging us and accessing our financial products and services.

If you would like further information, please contact us.

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

Kaz Capital Pty Ltd
ABN: 15 142 401 429
AFSL: 384738
Level 6, 88 Foveaux Street
Surry Hills, NSW, 2010
(02) 8999 0588

What financial products can we offer?

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

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;
6. underwriting of:
 - A. interests in managed investment schemes; and
 - B. an issue of securities;

Our AFSL also authorises us to provide the following custodial or depository services:

1. Operate custodial or depository services other than investor directed portfolio services;

What financial services can we offer?

It is important for you to understand that under these disclosures, we can only provide you with general advice and trading. The “general” nature of this advice means that it will not account for nor be tailored to your individual objectives, specific financial situation or other personal needs.

Accordingly, it is important that you obtain prior advice from a licensed professional regarding the suitability of our products and services for your individual objectives, specific financial situation or other personal needs.

How can I give you instructions about my Financial Product/s?

Kaz Capital can deal on your behalf by carrying out your specific instructions. You can send us your specific instructions in the following ways:

- In person
 - By ordinary or registered post
 - By email communication
 - Via the telephone
 - Such other method as may be mutually agreed between us
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Do you have any relationships or associations with Financial Product issuer?

Kaz Capital is responsible for the financial services and products it provides to you under its AFSL. In providing you its financial services and products, it does not act on behalf of any other financial services licensee or financial product issuer.

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

What documentation will I receive from Kaz Capital?

Kaz Capital will provide its clients with the relevant documentation to facilitate the provision of its general advice and execution of your transactions. We will also provide you with a relevant Product Disclosure Statement (“PDS”) prior to the issue of any financial products. It is important that you carefully read all documentation and disclosure statements that we give you, and seek professional financial, legal and tax advice to enable you to make informed investment decisions.

Our record-keeping obligations

Kaz Capital will seek to ensure that comprehensive and accurate records of all client information, transactions and all client advice provided, are properly maintained.



How is Kaz Capital and its Representatives remunerated for the financial services provided?

Kaz Capital may receive brokerages, fees and commissions from third-party product issuers. Such fees will be advised to you prior to being charged to you. Generally, the fees are detailed within the PDS provided to you.

Representatives of Kaz Capital who provide you with general advice or execute a transaction on your behalf may receive commissions or other remuneration for the provision of these services.

How are any commissions, fees or other benefits calculated for providing the financial services?

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 who will receive that fee or commission and the amount they will receive.

Disclosure of any Relevant Conflicts of Interest

Subject to disclosures in any PDS or other transaction documents we provide you, we do not have any relationships or associations which might influence us in providing you with our services.

Kaz Capital may arrange for you to be supplied with financial services and products issued by non-related product issuers. Kaz Capital may receive a fee from these non-related issuers as a result of you investing in one of their products or services.

What should I do if I have a complaint?

Kaz Capital has an internal dispute resolution process in place to resolve any complaints or concerns you may have, as quickly and fairly as possible in light of all the circumstances.

If you have any concerns or complaints, please advise us by letter, email or telephone, addressed or directed to our Compliance Manager. Upon receipt of your letter, we will seek to resolve your complaint within 45 days.

If you are dissatisfied with our handling of your complaint or concern, you have the right to lodge a complaint with the Financial Ombudsman Service (“FOS”). FOS is an external dispute resolution scheme, of which Kaz Capital is a member. The contact information for FOS is:

Financial Ombudsman Service

GPO Box 3

Melbourne VIC 3001

(T): 1800 367 287

(F): (03) 9613 6399

Info@fos.org.au

Kaz Capital maintains professional indemnity insurance coverage in relation to the financial products and services we provide, complying with the legal requirements set out in Section 912B of the Corporations Act 2001 (Cth) and ASIC Regulatory Guide 126. Our coverage includes any claims in relation to the conduct of present and past representatives and/or employees.

We may rely on our professional indemnity insurances for claims for compensation we receive from clients or past clients. These insurances are between us and our insurer and are intended to respond to civil liability resulting from significant claims for compensation made against us for financial services provided by us or our representatives. These insurances provide cover even if one of our representatives has ceased to act or work for us.

Where we are liable to make a compensation payment ourselves, we will generally do so out of existing cash-flow and other resources.

Privacy

Kaz Capital is committed to protecting your Personal Information in accordance with the Australian Privacy Principles pursuant to the Privacy Act 1988 (Cth) (“the Privacy Act”). Our Privacy Policy contains up to-date information about our privacy practices and procedures.

You can access our Privacy Policy at www.kazcapital.com.au, or alternatively, a copy can be sent to upon written request to:

Kaz Capital Pty Ltd
Level 6, 88 Foveaux
Street
Surry Hills, NSW, 2010

Generally, Kaz Capital will not disclose your Personal Information without your consent, except as authorised under its client agreement, terms and conditions, and/or as authorised or required under any Australian law or regulation.
