

Emerald Portfolio

Financial Services Guide

Last updated: 25th June 2019

The provider of the services described in this Financial Services Guide is the Australian Financial Services Licensee Emerald Financial Group Pty Ltd ABN 85 106 823 741 Australian Financial Services Licence Number: 241041.

Registered Office: Level 7, 85 Queen Street Melbourne 3000

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; and
- 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 a Prospectus. These documents contain information about the particular financial product to assist you in making an informed decision about that product.

WHO ARE WE?

Emerald Portfolio is a registered business name of Emerald Financial Group Pty Ltd who holds Australian Financial Services Licence Number 241041. Emerald Financial Group Pty Ltd is an Australian Private Company company with Australian Business Number (ABN) 85 106 823 741.

The Licensee has authorised the distribution of this FSG.

Emerald Financial Group Pty Ltd, Emerald Portfolio and its Representatives (sometimes referred to as "The Licensee", "Emerald", "we", "us" or "our" throughout this FSG) provide the financial services set out in this Guide.

Our representatives include employees, consultants or directors of Emerald and our related company TradersCircle Pty Ltd a Corporate Authorised Representative of Emerald (Authorised Number 303987; ABN 65 120 660 497) or both.

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.

WHAT FINANCIAL SERVICES AND PRODUCTS DO WE OFFER?

Emerald is authorised to provide advice on and deal in securities, derivatives (such as options) and deposit products.

Emerald Portfolio offers portfolios invested in a range of ASX listed Exchange Traded Funds (ETF's), the services offered is:

- Advice on securities, and deposit products; and
- Assistance in arranging execution of security trades.

We are authorised to provide these services to both retail and wholesale clients.

Any advice we provide is general only. This means that any advice is 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.

When we provide these services, we are acting on behalf of ourselves and we do not act on behalf of any other product provider.

WHAT FEES AND REMUNERATIONS DO WE RECEIVE?

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

- All fees and charges received by us as described in this FSG are a benefit given to us by you, in exchange for the services provided by us;
- Representatives are paid by these fees; and
- You understand, consent to, authorise and direct us to charge you in this way.

Management fees

Where you invest in an Emerald Portfolio a management fee of 0.55% (including GST) per annum is charged based on the net asset value of your portfolio. The management fee is paid monthly in arrears at the end of the month and is directly debited from your linked Cash account. Please note this fee is discussed with you prior to investing.

Transaction fees

If Emerald arranges for the execution of your Exchange Traded Security, you will receive your contact notes from the Exchange member. The contract note will indicate the fees charged by Emerald and retained by the Exchange Participant.

The fee will be either a flat fee or a fee that is a percentage of the trade. The Exchange Participant will retain some of that fee.

Portfolio Rates	
Equities & Warrant Transactions	
Portfolio Rates	Up to \$75 or 0.2% (whichever is higher) <i>*Not including GST</i>

Exchange Traded Fund (ETF) Fees

There may also be management and administration fees applicable to ETF's (such as Management Expense Ratio); these are fully outlined in the applicable PDS.

How are Representatives Paid?

Emerald directors and representatives are paid a salary or consultancy fees and may also receive bonuses which are calculated depending on the company's and individual's performance.

Please contact us if you would like further information on our fees and charges or remuneration and other benefits received by Emerald or our representatives. Your request, however, must be made within a reasonable time after you are given this FSG and before any financial service is provided to you.

PRIVACY STATEMENT

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

If you do not provide some or all 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;
- 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 Emerald
- to comply with relevant laws, regulations and other legal obligations, including the Anti-Money Laundering and Counter-Terrorism Act 2006 and Corporations Act 2001;
- 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 Emerald;
- 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.emeraldportfolio.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 5777. If the complaint cannot be resolved over the phone, put your complaint in writing and send it to:

Emerald
Complaints Officer
Level 7, 85 Queen Street
Melbourne, Victoria 3000

We will consider and respond to your complaint in writing within 2 weeks. Please be advised that your call may be recorded. This may assist with the complaint handling process. If you are not satisfied with our internal complaints resolution response, you can make your complaints to The Australian Financial Complaints Authority (AFCA) which Emerald is a member of AFCA

Mail: GPO Box 3, Melbourne

Phone: 1800 931 678

Website: www.afca.org.au

Both the internal and external services are provided to you free of charge.

Emerald has Professional Indemnity Insurance in place to cover itself and its 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.