



# financial services guide

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free your future



## Purpose of this document

This Financial Services Guide (FSG) is an important document which we are required to give to you under the requirements of our Australian Financial Services License. It provides you with information to help you decide whether to use the financial services we provide. This FSG outlines the types of services and products we can offer to you. It also explains how we (and other relevant persons) are remunerated for these services and includes details of our internal and external complaints handling procedures and how you can access them.

To invest in any of our financial products you must complete the application form attached to the relevant offer document. The offer document contains information about the particular product and will assist you in making an informed decision about that product.

A printable PDF version of this guide is available at [www.excelsa.com.au/FSG](http://www.excelsa.com.au/FSG)

## Who is Excelsa Equities Limited?

Excelsa Equities Limited (EEL) is a boutique Stockbroking firm and part of Excelsa Limited (Excelsa Group) ABN 67 108 069 003, a listed financial services company. We are the holder of an Australian Financial Services licence and are also a Market Participant of the Australian Securities Exchange.

Our primary responsibility is to you, our client. Our Authorised Representatives act on our behalf and we are responsible for the advice given. We have approved the distribution of this FSG.

## Who is Excelsa Funds Management Pty Limited?

Excelsa Funds Management Pty Limited (EFM), ABN 25 124 028 244 is a Corporate Authorised Representative of Excelsa Equities Limited. Excelsa Equities Limited holds an Australian Financial Services Licence which includes authorisation to provide General advice to assist do-it-yourself investors invest into selective Managed Investment Schemes.

## Do we have Professional Indemnity Insurance?

EEL and EFM maintain Professional Indemnity (PI) insurance policies. This insurance covers advice, actions and recommendations which have been authorised by us to be provided to you. These arrangements satisfy the requirements imposed by the Corporations Act 2001 and financial services regulations. It provides cover for claims made against us and our representatives/ employees.

## Which financial services and products are we licensed to offer?

EEL is authorised to advise and deal in the following classes of financial products to retail and wholesale clients:

- Deposit Products,
- Exchange-traded Options and Warrants
- Managed Investment Schemes,
- Standard Margin Lending
- Securities, and
- Superannuation.

Depending on the financial service you require, instructions may be provided in person, by telephone, email or facsimile. There may be special arrangements for some products, details of which would be explained in the relevant PDS.

For on-market transactions such as dealing in shares and exchange-traded options, we will only accept instructions when you contact your Adviser in person, by telephone, email or facsimile. Please note EEL may refuse to accept any order and are under no obligation to transact on your behalf.

EFM provides general financial advice about the risks, returns and features of various financial products. Information on our website and in any communication with you is considered to be General Advice under the Corporations Law and does not consider a potential investor's own personal needs, circumstances or objectives. We do not provide financial planning services and only give personal financial product advice in limited situations.

## How are we remunerated?

EEL is remunerated through the fees we charge you. With certain products, we are also remunerated by product providers through Adviser commissions which are not a further charge to you.

## How are Advisers remunerated?

All representatives of EEL are remunerated by salary. Additionally, they may be eligible for commission and other rewards for the sales and referrals they make. The quantum of these additional payments will usually depend on the type of referral made, the products they have sold, and on the various sales targets that Employees may have.

Employee Share of Commissions Received by Excelsa Equities		
Amount Invested \$50,000	Commission or Fee*	Employee Share
<b>Managed Funds</b>		
Upfront	1.1% - 3.3% \$550 - \$1,650	Up to 35% \$192.50 - \$577.50
Ongoing	1.1% \$550	Up to 35% \$192.50
<b>Brokerage</b>		
Equities & Derivatives	1.1% Min. \$88 - \$550	Up to 55% \$26 - \$242.00
Public Offerings	Up to 7% Min. \$88 - \$3,500	Up to 55% \$26 - \$1925

\* Commissions and fees are inclusive of GST

Representatives of EEL may receive minor unquantifiable benefits including business lunches, tickets to sporting and cultural events, corporate promotional merchandise and other minor benefits from EEL or product providers whose products we recommend.

### Potential conflicts of interest

EEL may have a beneficial interest in the recommended funds and receive fees for providing of portfolio management services to these funds. EEL may underwrite capital raising and public offerings offered by Vertua Limited ABN 52 108 076 295. The Directors of Vertua Limited may have a beneficial interest in EEL. As a result, EEL representatives may receive commissions of up to 7%.

EFM is remunerated out of the investment management charge for the investment management schemes it operates as investment manager.

An EEL representative may refer tasks and clients to EFM. As a result of these referrals, commissions or referral fees may be paid to EEL i.e. up to 30% for Employees of commissions paid.

### Will anyone be paid for referring you to us?

When someone else has referred you to us, if they are paid a fee in relation to the referral they will notify you of this at the time. They will also issue you with a FSG.

### What should you do if you have a complaint?

If you have any complaints about the services provided to you, or personal information held, you should take the following steps:

EEL is serious about providing a quality service and is a member of the Financial Ombudsman Service (FOS). FOS is an independent body which can deal with complaints

against its members. If you have any complaint about the service provided to you, you should take the following steps:

1. Contact your Authorised Representative and tell them about your complaint. For more information go to: [www.excelsa.com.au](http://www.excelsa.com.au).
2. If your complaint is not satisfactorily resolved within seven days, please contact the Head of Compliance at Excelsa Equities Limited in writing at Level 21, 333 Ann Street, Brisbane, Queensland, 4000. EEL will try and resolve your complaint quickly and fairly.
3. If you still do not get a satisfactory outcome within 45 days, then the procedure is as follows:

Send your complaint to FOS at  
PO Box 579  
Collins Street West  
Melbourne, VIC. 8007.  
The free call number is 1800 780 808.  
Website: [www.fos.org.au](http://www.fos.org.au)

The complaints service is free of charge.

The Australian Securities and Investments Commission (ASIC) also has a free call Info line on 1300 300 630 which you may use to make a complaint and obtain information about your rights.

### Best Execution Policy

The Best Execution Policy (BEP) was introduced to allow you to understand how orders are executed on your behalf, ensuring reasonable steps are taken to make sure you receive the best possible outcome. ETRADE Australia Securities Ltd (ACN 078 174 973) (E TRADE Australia) executes our orders, and we are obligated to provide you with a copy of ETRADE Australia's BEP. If you are an existing client with EEL, you would have already received a copy of ETRADE Australia's BEP. If you are unable to locate your copy or would like another copy of the BEP, please don't hesitate to contact our team on 1800 110 808.

### Safeguarding your privacy

At Excelsa we are committed to safeguarding your privacy. We collect your personal information to ensure that we are able to provide you with the products and services most appropriate to your needs. We may provide your details to one of our partner organisation. Please advise us if you do not want this to happen. For further information on our Privacy Policy, please refer to [www.excelsa.com.au](http://www.excelsa.com.au) or ask your adviser.



## Excela Equities Limited

ABN 17 010 763 041 | AFSL 246510

[www.excela.com.au](http://www.excela.com.au) | Freecall: 1800 110 808