

## **FINANCIAL SERVICES GUIDE**

Fintrest Pty Ltd

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Fintrest is the authorised representative of Bespoke Portfolio Pty Ltd (Bespoke) Australian Financial Services Licensee (AFSL 341991).

### **The Purpose of this Financial Services Guide**

This Financial Services Guide explains the financial services offered by Fintrest, the fees charged and how Fintrest will deal with complaints. This Guide should be read in conjunction with our Terms and Conditions, Privacy Policy and General Advice Guide. These documents provide the following information:

- Terms and Conditions - a description of the rules and requirements that you must abide by in order to use the Fintrest service and that form a part of our agreement with you
- Privacy Policy - a statement that discloses how Fintrest uses, manages and protects client's data. It describes what specific information is collected and whether it is kept confidential or shared or sold to other external parties
- General Advice Guide - a guide to the difference between General Advice and Personal Advice, the limitations of General Advice, and an explanation of why the advice received from Fintrest constitutes General Advice only

As we give General Advice only, and not Personal Advice, we will not provide Users of the Fintrest services with a Statement of Advice.

### **The Services we are Authorised to Provide**

Fintrest is authorised to provide general financial product advice about securities and to deal in a financial product by arranging for another person to apply for, acquire, vary or dispose of financial products in respect of securities.

### **The Services we Provide**

Fintrest is an investment company that helps individuals build and manage share portfolios to meet financial objectives. As such it provides the following services. Note that the following is a full description of the services offered by Fintrest and that the services available to each User will depend on their subscription.

- Educational material to assist Users understand key investment principles and manage their portfolio
- Tools to determine the investment objectives for their portfolio

- Trading ideas to provide the basis for further investment research
- Trading capability, implemented through our integrated broking partner, to enable Users to buy and sell shares
- Facility to upload existing shares to get a comprehensive view of your share portfolio
- Portfolio performance and risk analysis
- News service to monitor company announcements
- Alerts to assist Users monitor the progress of their investments and their portfolio

Fintrest offers educational material, tools and guidance to help you make informed investment decisions. However, Users make their own investment decisions and it is important that Users of Fintrest's services understand the risks involved when investing in the share market. These include:

- Adverse market movements impacting the value of your shares
- Financial losses due to poor investment decisions
- Unexpected company events that may cause shares to fall in value
- Disappointing company performance leading to disappointing share performance
- Poor risk management leading to losses in your portfolio

The above risks mean that you may not meet your investment objectives despite using the Fintrest service and the investment guidance it provides.

The Fintrest website displays price data for Australian listed shares. The prices are "end of day prices", this means they are as at the end of the previous trading day. They are not live prices. This means that the price shown by Fintrest is not the price that a User will be able to trade at. The Investment Alerts also use end of day prices, so they will not alert you to changes of prices during the day.

### **How We Receive Instructions**

You can ask us questions, request information and give us general instructions via email using the contact details included in this FSG. However specific instructions to us, regarding your Account and the Services used by you, must be provided through the website. These include:

- Updating your Investment Profile;
- Changing your portfolio's Investment Objective;
- Uploading information about existing share holdings;
- Buying or selling shares through the Trade Service;
- Selecting which monitoring alerts you wish to receive;
- Amending your Account Information;
- Requesting reports on your trading activity and holdings.

If you wish to cancel your Subscription you must send an email to [support@fintrest.com.au](mailto:support@fintrest.com.au) requesting that your subscription be cancelled.

### **How we are Paid for the Services we Provide**

We aim to keep our fees simple and transparent and we will update this FSG from time to time to reflect any changes in fees and charges.

If you subscribe to the Investor service you will pay a monthly subscription fee to Fintrest of \$14.95 (promotional offer). The Investor fee is for full access to the Fintrest services with the ability to buy and sell shares through the Trade Service. The Investor fee does not include the brokerage incurred when buying or selling shares. This brokerage cost will be in addition to the Investor fee and will depend on the fees charged by the broker and how often and how much you trade. If you trade through the Trade Service the brokerage cost will be the greater of \$9.95 or 0.04% of the value of the trade. This means the brokerage cost will be \$9.95 up to a trade value of \$19,875, and 0.04% for trade values above \$19,875.

For trades placed through the Trade Service, Fintrest may retain a portion of the brokerage fees charged by the third-party broker. With your permission, Fintrest may refer you to an insurer, self-managed super fund provider or other financial service. If you proceed with purchasing a product or service from one of our partners, Fintrest may receive a referral fee, which may be a fixed amount or a percentage of the fees you pay to the partner.

### **Our Relationships to Third Parties**

Fintrest has relationships with various service providers to facilitate the operation of the Services we provide.

In particular, OpenMarkets Australia Limited [ABN 38 090 472 012] has been engaged to provide electronic trading services and data, Fintrest is an Authorised Representative under Bespoke Portfolio Pty Ltd's [ABN 136 853 819] AFSL, Weblink Pty Ltd [ABN 52 071 220 847] has been engaged to provide access to company announcements, and Payment Express [ABN 39 517 028 648] to provide billing services.

These relationships in no way influence the provision of financial services by Fintrest to you. From time to time, the parties with whom we have these relationships may change. We will advise you if they do.

### **Payments to our Staff and Third Parties**

Our directors and employees who provide the financial services described in this FSG are remunerated by way of salary and other employee benefits. They may also be eligible for a discretionary bonus. Some directors and employees may hold shares in Fintrest, and thereby derive a benefit from the company's growth and profitability.

We may pay a referral fee or a percentage of your Subscription fee to third party referrers. The amount of any such payment is unascertainable. We don't make payments to any other parties, other than to third party service providers for the supply of services to us.

You may request further details of our fees and related policies at any time and before receiving financial services from us by contacting us using the contact details included in this FSG.

### **Our Insurance Arrangements**

Our licensee has arrangements in place to maintain adequate professional indemnity insurance as required by s912B of the Corporations Act 2001. This insurance provides cover for claims made against the licensee and its representatives/employees including claims in relation to the conduct of

representatives / employees who no longer work for the licensee but who did so at the time of the relevant conduct.

### **What to do if you have a Complaint**

Step 1: We hope you are happy with our service. However, if you are not please contact [support@fintrest.com.au](mailto:support@fintrest.com.au) detailing the nature of your complaint. A Fintrest representative will contact you to discuss the matter.

Step 2: If the matter is not satisfactorily resolved within seven days by talking with our representative, we will apply our internal dispute resolution (IDR) process to manage your concerns. In these circumstances the complaint will be escalated to the Complaints Manager of our licensee, Bespoke or you can contact them on 1300 652 511 or in writing at [enquiries@bespokeportfolio.com.au](mailto:enquiries@bespokeportfolio.com.au).

Step 3: If you are unhappy with our formal response to your complaint, or if you believe we have not appropriately responded to your complaint, you can contact the **Australian Financial Complaints Authority (AFCA)**, an external disputes resolution scheme of which Bespoke Portfolio is a member of (membership number 14686). This service is free to you and the AFCA may be contacted at.

Website: <https://www.afca.org.au/make-a-complaint/>

Telephone: 1800 931 678

Mail: GPO Box 3, Melbourne VIC 3001

You may also wish to contact ASIC to discuss your complaint or obtain information on ASIC's free call Infoline 1300 300 630.

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