

## **GENERAL ADVICE GUIDE**

This General Advice Guide explains 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.

**General Advice** is financial advice prepared without taking into account a person's objectives, financial situation or needs.

**Personal Advice** is financial advice prepared taking into account a person's objectives, financial situation or needs.

All information provided on the Fintrest Website or any related service, unless otherwise indicated, is factual information or General Advice only. Such information does not take into account your objectives, financial situation or needs and you should consider obtaining professional financial advice before making any investment decisions.

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

### **Trade Ideas**

From time to time Fintrest will provide trading ideas through the Website. In considering or implementing these Trading Ideas you acknowledge that:

1. The advice and information given by Fintrest and provided on Fintrest's Website is General Advice only and is not intended as an offer or solicitation with respect to the sale or purchase of any security or financial product.
2. The advice and information provided is prepared for general information only, and as such, your specific needs, investment objectives or financial situation have not been taken into consideration. You should therefore consider the merits of each recommendation for your own specific circumstances and realise that not all investments will be appropriate for all people.
3. There may be a product disclosure statement or other offer document for the securities and financial products we write about in Fintrest. You should obtain a copy of the product disclosure statement or offer document before making any decision about whether to acquire the security or product.
4. Fintrest does not recommend or endorse any Trade Ideas available through the Website, and Fintrest assumes no responsibility of liability in relation to the quality of such Trade Ideas;
5. It is your responsibility to assess and research each Trade Idea and determine its suitability for your purposes

### **Investment Objectives and Profile**

Fintrest provides tools to set Investment Objectives and establish an Investment Profile. The Investment Objective you set and the Investment Profile you establish are to help you decide what share investments are appropriate for your portfolio. The Investment Objective and Investment Profile do not influence any of the advice provided by Fintrest through the Fintrest Website or any related service.

**What to Focus On**

The What to Focus on section helps you prioritise what to do next. It encourages you to address the risks in your portfolio, read knowledge articles, consider new Trading Ideas and review your portfolio with respect to your Investment Objective and Profile. The What to Focus on section does not take into account your objectives, financial situation or needs.

**Authorisation**

We are authorised to provide general financial product advice about securities and basic deposit products. We are also authorised 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 basic deposit products, and foreign exchange contracts. Our authorisation applies to retail and wholesale clients.

In providing our service, other financial issues may arise, such as how to invest money, the most appropriate investments for you, and taxation issues. We are not authorised to provide advice relating to those financial issues, or any other financial services except those explained above. You should seek specific advice from the appropriate professionals if these issues are relevant to you.

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