

Financial Services Guide - Version 5.00 - June 2013

Issued by APSEC Compliance and Administration Pty Ltd. AFSL: 345 443. ABN: 30 142 148 409. Atlantic Pacific Securities Pty Ltd (APSEC, we, us, our) is a corporate authorised representative of APSEC Compliance & Administration Pty Ltd (CAR: 339 207). APSEC Compliance & Administration Pty Ltd has authorised the distribution of this FSG.

Important



The purpose of this Financial Services Guide (FSG) is to inform you, our client about the remuneration received by Atlantic Pacific Securities Pty Ltd and your authorised representative in relation to the products and services you may receive under our licensee authorisation from APSEC Compliance & Administration Pty Ltd.

Before we provide you with general financial advice, you should read this FSG because it contains important information designed to help you decide whether to use our services. It contains information about:

- The initial and ongoing advice we provide;
- Our service offer and remuneration;
- Who to contact should you have a complaint.

When providing financial services to our clients we act on our clients' behalf.

About APSEC

Atlantic Pacific Securities Pty Ltd (APSEC) is an equity advisory firm specialising in medium term long equity positions and corporate advisory.

Our process

Before acting on any information or general advice, you should consider the appropriateness of it and the relevant product in regard to your objectives, financial situation and needs. You should seek independent financial advice and read the relevant Product Disclosure Statement or other offer document prior to acquiring a financial product.

Should you require personal advice please let us know and we will arrange for you to meet with an APSEC financial adviser that is authorised to provide personal advice.

About Anthony D'Paul

Your adviser, Anthony D'Paul (ASIC number 426 290), is an authorised representative of Atlantic Pacific Securities Pty Ltd (APSEC).

Regulatory Qualifications

Anthony is RG146 compliant for the scope of his authorisation.

Anthony can be contacted on (02) 8356 9356 or a.dpaul@apsec.com.au

Advice we can provide

Adviser can provide you with general advice and dealing services in the areas of securities, deposit products and managed investments (restricted to APSEC's approved product list) to retail and wholesale clients. General advice in relation to managed investments is restricted to products managed by APSEC Funds Management which is a related entity. Any general advice given will relate to the specific products, their features, benefits and risks only.

Documents you may receive

In addition to the Financial Services Guide you may also receive a Product Disclosure Statement (PDS) or private offer document if we have proposed that you invest in or purchase a financial product. The PDS and/or offer document contains key features of the proposed product, significant benefits, risks and the fees you pay the product provider to professionally manage your investment.

You should read any warnings contained in the PDS or offer document carefully before making any decision relating to a financial strategy or product.

You can contact Anthony D'Paul directly with any instructions relating to your financial products.

Remuneration and benefits we receive



By using our services, you consent/authorise and direct APSEC to receive brokerage fees and to pass on a percentage of those fees to our advisers as described below. Brokerage fees constitute a fee given by you to APSEC and its advisers, for the services that APSEC and its advisers provide to you. APSEC and its advisers will only vary any percentage based brokerage fees with your prior consent.

Brokerage

We receive brokerage fees when you use us to buy or sell shares. The brokerage fee will be the greater of 1% of the trade amount or \$100 inclusive of GST. Brokerage is a fee given by you to us, in exchange for the dealing service we provide to you. We pass on some of that fee to a market participant. APSEC will not vary any percentage based brokerage fee without your prior consent.

APSEC Compliance & Administration Pty Ltd - Licensee

APSEC Compliance & Administration Pty Ltd receives all brokerage and commission generated by Atlantic Pacific Securities Pty and your authorised representative Anthony D'Paul. APSEC Compliance & Administration Pty Ltd transfers these amounts in full to Atlantic Pacific Securities Pty Ltd. Atlantic Pacific Securities Pty Ltd remunerates APSEC Compliance & Administration Pty Ltd by a set monthly licensee fee as agreed between the parties.

Atlantic Pacific Securities Pty Ltd – Corporate Authorised Representative

Directors, employees and contractors are remunerated by way of set salaries and contract fees. Directors, employees and contractors may receive bonuses based on overall company, team and personal performance.

Anthony D'Paul – Authorised Representative

Anthony D'Paul may receive bonuses based on overall company, team and personal performance. He receives 25% of any brokerage that we receive. He and APSEC will not vary that percentage without your prior consent.

Other benefits we may receive

We may be offered or receive non-commission benefits such as entertainment or sponsorship from some product providers at no extra cost to you. Atlantic Pacific Securities Pty Ltd maintains a register to document any benefits received. A copy of this register will be made available within seven days of a request.

With your permission you may be referred to an external specialist to receive further advice. We may receive a referral fee or commission for introducing you to the specialist. Atlantic Pacific Securities Pty Ltd nor Anthony D'Paul are liable nor endorse products or services provided by external providers.

The amount of the referral fee is calculated depending on the type of service that is referred, and is generally a percentage of the value of the services referred during a set period of time. You can request particulars of the amount within a reasonable time after the FSG is given and before any financial services are provided to you.

Payments to other professionals

We may pay a referral fee when clients are referred to us from other professionals. The amount of the referral fee is calculated depending on the type of service that is referred, and is generally a percentage of the value of the services referred during a set period of time. You can request particulars of the amount within a reasonable time after the FSG is given and before any financial services are provided to you.

About



4th Floor, 24-30 Springfield Avenue, Potts Point NSW 2011

Phone: (02) 8356 9356

Fax: (02) 8356 9346

Email: a.dpaul@apsec.com.au

Web: www.apsec.com.au

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APSEC Compliance and Administration Pty Ltd holds an Australian Financial Services Licence (no: 345 443) granted by the Australian Securities and Investments Commission.

Privacy

Anthony D'Paul maintains a record of your personal information. You have the right to withhold personal information, but this may compromise the effectiveness of the services you receive.

A copy of any documents relating to you will be retained by Anthony D'Paul for seven years. Please contact Anthony D'Paul to review your file.

APSEC and Anthony D'Paul implement a privacy policy, which ensures the privacy and security of your personal information. This policy is outlined at the end of this document.

Another adviser may be appointed to you if Anthony leaves or is unable to attend to your needs due to an extended absence from the business. In these circumstances, APSEC will contact you advising you of the change. Your personal information will be passed on to the new adviser.

Professional indemnity insurance

Professional indemnity insurance is maintained by APSEC Compliance and Administration Pty Ltd and Anthony D'Paul to cover general advice and actions which have been authorised by APSEC Compliance and Administration Pty Ltd and provided by Anthony D'Paul. The professional indemnity insurance satisfies the requirements imposed by the Corporations Act 2001 and financial services regulations.

What should you do if you have a complaint?



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

Contact Anthony D'Paul or Atlantic Pacific Securities Pty Ltd and tell them about your complaint.

If your complaint is not satisfactorily resolved within three days, please contact APSEC Compliance and Administration Pty Ltd on (02) 8356 9356 and ask for the Compliance Manager or put your complaint in writing and send it to:

Complaints and Compliance
APSEC Compliance and Administration Pty Ltd
4th Floor, 24-30 Springfield Avenue
Potts Point, NSW 2011

APSEC Compliance and Administration Pty Ltd will try to resolve your complaint quickly and fairly.

If your complaint has not been resolved satisfactorily, you may escalate your complaint to one of the following External Dispute Resolution Schemes listed below:

Type of complaint: Financial advice, investments, superannuation or insurance matters

External complaints service: Financial Ombudsman Service (FOS) on 1300 780 808

Type of complaint: Personal information held

External complaints service: The Privacy Commissioner on 1300 363 992

The Australian Securities and Investments Commission (ASIC) may be contacted on 1300 300 630 to find out which body may be best to assist you in settling your complaint.

Privacy Statement

What does privacy mean for me?

Privacy is important to us and to our clients. The privacy laws ensure that you understand:

- We maintain a record of your personal information,
- How we use your information, and
- To whom we may disclose your information.

In addition it reinforces our commitment to keeping your information up to date and secure.

What types of personal information about me does APSEC Compliance & Administration hold?

We collect and hold information about you that is both relevant and necessary in order for us to provide you with financial advice and services. The information we hold depends on the services provided and may include information about your identity, personal objectives, financial position, health, lifestyle and financial plan.

In relation to general advice services your personal needs, circumstances, goals and financial situation are not taken into account. For this reason you should always consider whether the advice is appropriate and seek the professional advice of a financial services professional such as a financial planner.

We will always endeavour to obtain your information directly from you.

How does APSEC Compliance & Administration use my personal information?

Our primary purpose in collecting your personal information is to understand your financial and lifestyle goals and provide you with appropriate financial advice (Except in circumstances of general advice).

Where personal advice is required our information is used to develop a financial plan which aims to bridge the gap between where you are now and where you would like to be.

At any time, we may need to appoint another financial adviser, within the Licensee, to manage your financial needs and services. You will be advised of any change to your financial adviser in writing. Your new adviser will be provided access to your information.

We may also use your information to bring to your attention other strategies, services or products that may be relevant to your financial plan.

Who does APSEC Compliance & Administration disclose my personal information to?

Your information is only disclosed to other parties as are necessary for us to provide our services to you. This is done only after we have received your written consent. Other parties may include (for personal advice only) fund managers, life companies, other Licensees and related parties.

In addition, we will disclose your information where we are required to by law.

We will not pass your information to other parties for any purposes other than those for which you have been informed.

How do I get access to the personal information APSEC Compliance & Administration holds about me?

You may request access to the information we hold about you by contacting your authorised representative or APSEC Compliance & Administration directly. Upon receipt of your request we will endeavour to service your request as fully and as quickly as possible.

In some circumstances access to your information or parts thereof may not be possible. If this is the case we will inform you as to why and, where practicable, make alternative arrangements.

Depending on the requirements a fee may be charged to service requests.

How do I make a complaint?

If you are not satisfied with our privacy arrangements, please contact your authorised representative who will seek to resolve your concerns within three working days. If this is not possible, you will be referred the Licensee.

If you are not satisfied with the Licensee response to your complaint, you may contact:

Director of Compliance

Office of the Australian Information Commissioner
GPO Box 5218
SYDNEY NSW 1042

Contact APSEC

Address: 402/24-30 Springfield Avenue,
Potts Point, NSW 2011.

Phone: (02) 8356 9356

Email: compliance@apsec.com.au