

FRAIS CAPITAL

FINANCIAL
SERVICES GUIDE

AS OF 19 MAY 2023

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As of 19 / 05 / 2023

THIS FSG IS PROVIDED BY

Frais Capital Group Pty Ltd

Australian Financial Services Licensee No. 537192

Frais Capital Pty Ltd

Corporate Authorised Representative No. 1296663

Siobhan Blewitt

Authorised Representative No. 1278034

(together **we, us, our**)

The Purpose Of This Document

The purpose of this FSG is to assist you in deciding whether to use our services by giving you information about the type of services we provide, how we are remunerated, and your rights should you have a complaint about the services we provide to you.

We recommend that you read and understand this FSG before engaging us to provide you with any financial services. If you have any questions, please contact us.

Authorising Licensee

Frais Capital Pty Ltd is a corporate authorised representative of Frais Capital Group Pty Ltd ACN 655 773 710 which holds AFSL number 537192 (Frais Capital Group).

Frais Capital Group holds the Australian Financial Services Licence which Frais Capital and Frais Capital Group's Authorised Representatives trade under and is also responsible for a number of contracts with various service and platform providers that Frais Capital uses.

Additional Documents You May Receive From Us

If you are a retail client, when we provide you with financial planning services you may receive:

- a Statement of Advice (**SoA**) or Record of Advice (**RoA**). These documents set out the advice we provide to you. If you have not been provided with the RoA, you may request a copy of it free of charge at any time within 7 years after the advice was provided to you.
- a Product Disclosure Statement (**PDS**) which provides details about any associated risks, benefits, costs, or other significant characteristics or features of the products we may have recommended.

If you enter into an ongoing service agreement with us, you will receive a fee disclosure statement each year unless you are deemed to be a wholesale investor in that year.

Financial Services We Are Authorised To Provide

We are authorised to provide personal advice and dealing services to both retail and wholesale clients for the following financial products:

- deposit and payment products (basic and non-basic deposit products);
- derivatives;
- debentures, stocks or bonds issued or proposed to be issued by a government; foreign exchange contracts, managed investment schemes;
- securities;
- standard margin lending facility;
- superannuation;

How Can You Provide Us With Instructions?

You can give us instructions by phone, email, verbally or any other means that we agree with you from time to time. Please refer to our Engagement Agreement or Terms of Business for more information on this.



Who Do We Act For?

In providing these financial services, we act on our own behalf.

Fees and Remuneration

Fees are payable to Frais Capital Group and Frais Capital. Our advisers do not receive any trails, commissions or rebates from any product issuers.

Siobhan Blewitt, is the owner of the shares on issue in Frais Capital Group and Frais Capital and benefits in the profits that these entities make.

General Advice

We may charge you a fee for any general advice we provide to you. That fee may be either a fixed fee or based on the amount of hours it takes us to prepare and provide you with the general advice. Details of the fee will be agreed with you.

Personal Advice

We may charge you a fee for any personal advice we provide to you. That fee may be either a fixed fee or based on the amount of hours it takes us to prepare and provide you with personal advice. These fees will be agreed with you beforehand and, if you are a retail client, will be disclosed in a SoA or RoA which will be provided to you.

Funds Under Management Fees

Our Funds Under Management (FUM) service fees will typically be charged as a percentage fee based on the value of your portfolio with Frais Capital and are billed monthly. This percentage ranges from 0.55% to 1.2% (plus GST).

Where you have borrowed to fund your investment portfolio, we are required to charge you a flat fixed fee annual fee to be agreed with you from time to time.

The ongoing advice service fee will be agreed with you in our ongoing service agreement.

Brokerage Fees

Our brokerage services fees are determined based on our understanding of your requirements and can range up to a maximum of 2% with a minimum charge of \$110 (plus GST) per transaction.

This fee will typically be applied at the time of each transaction as a set percentage of the investment amount. These fees only apply if you have engaged us for brokerage services and are not applicable if you have engaged us to provide FUM services.

The services and fees will be set out in the SoA or RoA that we provide to you.

Other Administrative Fees

Under certain circumstances you may be charged clearing fees, interest, and administrative or related transaction costs, such as off market transfer fees. These fees will be disclosed to you in the SoA or RoA that we provide to you.

Platform Administrative Fees

A fee may be charged by an external service provider with respect to platform administration, management and reporting services if you utilise a platform outside of Frais Capital's primary offering. We will set out these fees in the SoA or RoA that we provide to you.

Commissions

We are required to disclose any commissions and other benefits we receive from product and service providers.

Other Benefits

We may receive other non-client benefits by way of sponsorship of education seminars, conferences or training days. Details of any benefits received above \$200 will be maintained on a register which is available to you on request.



Associations

We are required to disclose any associations or relationships between us, our related entities and product issuers that could reasonably be capable of influencing the financial services we provide to you. Except for the relationship between the Licensee and its Authorised Representatives, no such associations or relationships exist.

Conflicts of Interest

Our advisers may recommend investments in shares that they hold or may hold in the future. Where an adviser has an interest that could constitute a perceived conflict of interest, you will be advised of the potential conflict of interest and how the conflict will be managed. Where an adviser has an interest that constitutes an actual conflict of interest, another adviser will be appointed to advise you.

Making a Complaint

We endeavour to always provide you with the best advice and service at all times.

If you are not satisfied with our services then we encourage you to contact your adviser or our Compliance Officer (compliance@fraiscapital.com). We accept complaints over the phone, in person, via email or letter or on our social media channels. The best option is to email us. We will endeavour to resolve your complaint within 5 business days.

If you still do not receive a satisfactory outcome or we do not respond to you within 30 days after you make the initial complaint, you have the right to complain to the Australian Financial Complaints Authority (AFCA) at the following address:

GPO Box 3 Melbourne VIC 3001
T 1800 931 678
F 03 9613 6399
www.afca.org.au
info@afca.org.au

You may only contact AFCA once you have followed the above procedure.

Our Complaints Handling Procedure is available on request by emailing us at compliance@fraiscapital.com

Your Privacy

We are committed to protecting your privacy.

We have a Privacy Policy which sets out how we collect, hold, use and disclose your personal information. It also sets out how you can access the information we hold about you, how to have it corrected and how to complain where you are not satisfied with how we have handled your personal information.

Our Privacy Policy is available on request and on our website at www.fraiscapital.com.

Compensation Arrangements

We hold professional indemnity insurance in respect of the financial services we provide. This professional indemnity insurance complies with the requirements of the Corporations Act. The professional indemnity insurance covers all of the financial services we are authorised to provide to you.

Contact Us

If you have any queries about our financial services, please do not hesitate to contact us:

Level 2 | 185 Flinders Lane
Melbourne VIC 3000

Website: www.fraiscapital.com
Email: compliance@fraiscapital.com
Phone: 1800 237 446

