

FINANCIAL SERVICES GUIDE

Level 12, 303 Collins Street, Melbourne VIC 3000

FINANCIAL SERVICES GUIDE (FSG)

WHO ARE WE?

Reach refers to Reach Financial Group Pty Ltd (Reach Financial Group, RFG and Licensee) ABN 17 090 611 680 that holds Australian Financial Services Licence (AFSL) 333297 and to its related entities and Corporate Authorised Representatives (CAR) Reach Markets Pty Ltd (Reach Markets) ABN 36 145 312 232 CAR No:431191. and Reach Corporate Pty Ltd (Reach Corporate) ABN 76 638 960 540 CAR No:1281636.

Reach provides the financial services set out in this FSG and may also be referred to as 'we', 'us' or 'our' throughout this guide.

The Licensee has authorised the distribution of this FSG and shares the same contact details as Reach Markets and Reach Corporate.

HOW DO YOU OBTAIN OUR SERVICES AND TRANSACT WITH US?

If you want to obtain our services for Reach you can:

- Call us on: 1300 805 795 or (03) 8080 5795
- Visit us at: www.reachmarkets.com.au
- Email us at: admin@reachmarkets.com.au
- Write to us at: Level 12, 303 Collins Street, Melbourne VIC 3000

Please be aware that all telephone calls are recorded for training, compliance and complaint handling purposes.

WHAT IS A FINANCIAL SERVICES GUIDE (FSG)?

This FSG is designed to:

- help you decide whether to use any of our financial services;
- inform you about the remuneration and benefits received by us or any related person; and
- inform you about how we handle complaints.

If we make a recommendation for you to acquire a particular financial product or offer to arrange the issue of a financial product to you, where applicable we will also provide you with a Product Disclosure Statement (PDS), Product Information Statement (PIS), Information Memorandum (IM), Term/Deal Sheets, Prospectus, Target Market Determination (TMD) or other offer documents.

These documents contain information about the particular financial product including all the features, benefits, disclosures, risks and fees associated with that financial product and should be a tool to assist you in making your own informed decision.

WHAT FINANCIAL SERVICES AND RELATED PRODUCTS CAN WE PROVIDE?

Reach services can be summarised as follows:

1. Capital raises,
2. Investment products, and
3. Education and seminar presentations.

We are paid by fees and commissions depending on the service and product you invest in. All fees are inclusive of GST, unless otherwise stated.

We are authorised to deal in and provide general advice only for the following classes of financial products:

- securities,
- derivatives - such as options,
- debentures, stocks or bonds issued or proposed to be issued by a government,
- managed investment schemes and
- deposit and payment products

to retail and wholesale clients.

Reach may provide you with financial products and services from either related or non-related product providers.

General advice is financial product advice which is not personal advice. Where we provide general advice to you, you must be aware that the information has been prepared without taking into account your objectives, financial situation or needs, and you should consider the appropriateness of the advice before acting on it. This FSG only contains factual information or general advice.

If the information relates to the acquisition of a particular financial product, where applicable you should obtain a copy of and consider the PDS, PIS, IM, Term/Deal Sheets, Prospectus, TMD or other offer document for that product, before making any decisions in relation to it. If trading equity products, you should conduct your own research, before making any decision.

There is a risk that you can lose more than the value of a trade or its underlying assets. You should only act on information if you are confident that you fully understand what you are doing.

Under Design and Distribution Obligations, you may be subject to meeting the product issuers Target Market Determination (TMD) and may be required to complete an assessment as part of the process.

When we provide these services, we are acting on behalf of the Licensee, which is generally acting on your behalf. Reach may in some circumstances be acting on behalf of other parties - refer to the section entitled "Relationships and Associations" for further details.

RELATIONSHIPS AND ASSOCIATIONS

Reach may offer you products and services from related or unrelated providers including investment opportunities, capital market transactions and administrative services.

Reach may arrange for, or engage on your behalf, third party service providers such as stockbrokers. When you engage a third-party provider on this basis, any terms and conditions or disclosures applicable to the third-party provider's products or service apply to you. Instructions provided to or dealings made with the third party by Reach are made on your behalf pursuant to the terms and conditions entered into by you to receive those products or services.

HOW DO YOU PAY FOR OUR SERVICES?

By using or continuing to use our services, you agree that:

- all fees and charges received by us (not including trailing commissions) as described in this FSG are a benefit given to us by you, in exchange for the services provided by us; and
- you understand, consent to, authorise and direct us to charge you in this way.

Product Manager & Administration fees

There may also be management and administration fees applicable to investment products; these are outlined fully in the applicable PDS, PIS, IM, Term/Deal Sheets, Prospectus or other offer documents.

HOW WE ARE PAID

Corporate Advisory Services

Reach is often engaged by companies to provide Corporate Advisory Services and are paid a retainer in relation to this service. Reach Financial Group may receive a fee payment from product or service providers where you invest in one of their products or use their services as permitted under the Corporations Act.

Capital Raises

Where you subscribe to a capital raise and Reach Financial Group are the adviser on the offer, the Licensee may receive fees per Applicant. Please note this is out of the capital raising company's own resources and not from your application monies.

Representatives

Reach directors and employees are paid a salary and may also receive bonuses and incentives which are calculated depending on the company's and the individual's performance. Bonus payments are discretionary.

Our representatives may also be eligible for:

- Shares; or
- Indirect benefits such as lunches, tickets to sporting and

cultural events, corporate promotional merchandise and other similar benefits from the product providers whose products we may recommend.

PRIVACY STATEMENT

We are committed to ensuring the confidentiality and security of your personal information.

If you do not provide some or all of the personal information requested by us, we may be unable to provide you with our products or services.

We collect information about you for the following purposes:

- to assist us in providing requested products or services to you,
- to consider and assess your request for a product or service;
- to provide you with information about a product or service and invite you to marketing events;
- to protect our business and other customers from fraudulent or unlawful activity;
- to conduct our business and perform other management and administration tasks;
- to consider any concerns or complaints you may have;
- to manage any legal actions involving Reach;
- to comply with relevant laws, regulations and other legal obligations, including the Anti-Money Laundering and Counter Terrorism (AML/CTF) Act 2006 and Corporations Act 2001; and
- to help us improve the products and services offered to our customers, and to enhance our overall business.

Your information will be electronically verified through the Green ID system. This allows us to meet our AML/CTF obligations as a licensee. More information about electronic verification and the Green ID system can be obtained by contacting the Compliance Manager (compliance@reachmarkets.com.au).

We may need to disclose your personal information to:

- a related entity of Reach
- an agent, contractor or service provider we engage to carry out our functions and activities, such as our lawyers, accountants, trading platform providers and portfolio service providers;
- organisations involved in a transfer or sale of all or part of our assets or business;
- organisations involved in managing our payments, payment merchants and other financial institutions such as banks;
- regulatory bodies, government agencies, law enforcement bodies and courts; and
- anyone else to whom you authorise us to disclose it or as required by law.

Our Privacy Policy is available on our website, or you can ask a representative for a copy.

WHAT SHOULD YOU DO IF YOU HAVE A COMPLAINT?

If you have a complaint, we encourage you to contact us as soon as you can on 1300 805 795 or (03) 8080 5795. If the complaint cannot be resolved over the phone you can also put your complaint in writing and send it to:

Compliance Manager

Level 12, 303 Collins Street, Melbourne VIC 3000

Email: compliance@reachmarkets.com.au

Reach takes all complaints very seriously and all matters brought to our attention will be investigated. Where possible, Reach will finalise complaints within 5 business days and if to the complainant's satisfaction, no written response will be provided unless specifically requested. If further investigation is required, we will aim to resolve complaints within 30 days.

To assist in the complaint handling process, phone calls may be recorded. Should you require any special assistance in the lodging of your complaint, please advise us so we can speak to you about the special requirements you may require.

If you are not satisfied with our internal complaint resolution response, you can make your complaint to the Australian Financial Complaint Authority (AFCA).

Phone: 1800 931 678 (free call)

Website: www.afca.org.au

Email: info@afca.org.au

Mail: Australian Financial Complaints Authority GPO Box 3,
Melbourne, VIC, 3001

Both the internal and external dispute resolution services are provided to you free of charge. The Licensee has Professional Indemnity Insurance in place to cover ourselves and our Corporate Authorised Representatives for the financial services we provide.

This cover encompasses conduct of authorised representatives who no longer work for us, but who did at some time. We believe that this cover complies with s912B of the Corporations Act 2001.

GENERAL TERMS, GENERAL ADVICE WARNING AND DISCLOSURES

You should read our General Terms, General Advice Warning and Disclosures that are available on our website www.reachmarkets.com.au

INVESTMENT RISK

By 'risk' we mean the possibility that you will suffer some financial harm by investing and it is not feasible to list all the possible risks and so you should read relevant PDS, PIS, IM, Term/Deal Sheets, Prospectus, TMD or other offer documents.

Equity Securities

Equity securities in common with all the other asset classes can decline in value as well as appreciate.

The measure of this change in value is referred to as 'volatility' and the more this varies, the more investment risk. The less volatile an asset is, the less likelihood there is for any significant capital gain or loss from investing in that asset.

HOW TO PROVIDE INSTRUCTIONS TO US

Instructions received by email, or any other electronic means may not be executed until they have been verified by call-back with you.

AMENDMENTS TO THIS FSC

Reach may at its discretion and without any prior or subsequent notice to you, amend or remove any part of this FSG at any time to reflect changes in our practices and or applicable law and regulation.

Please check the current FSG at www.reachmarkets.com.au from time to time to ensure that you are aware of any changes. If you do not have access to electronic communication or our website, you may request a copy of this FSG by contacting us.

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