



## Financial Services Guide

**EasyEquities Pty Ltd**  
**ABN 44 632 503 416**      **Authorised Representative No. 1276104**

This Financial Services Guide (FSG) is dated 01 May 2020 and is provided to you by EasyEquities Pty Ltd A.C.N 632 503 416 (“**EasyEquities**”, **we, our, us**) to inform you of the financial services provided by us and to comply with our obligations as an Authorised Representative of Sanlam Private Wealth Pty Ltd (“**Sanlam Private Wealth**”) which is the holder of an Australian Financial Services Licence (AFS Licence No. 337927).

This FSG is meant to assist you to decide whether to use our services and to explain:

- who we are;
- what financial services we provide and the products to which those services relate;
- what our responsibilities are and what type of advice we give;
- how you can instruct us;
- what you can expect to pay for the financial services;
- what remuneration and other benefits may be paid to us, our employees or others;
- what to do if you have a complaint, and how it will be dealt with;
- for what purpose we use your contact data; and
- how you can contact us.

This FSG contains only general information about the services we offer. If you still have any questions after reading this FSG, please contact us. Our contact details are listed at the end of this document.

### **What other disclosure documents and statements will I receive?**

You will not be provided with any personal financial product advice from EasyEquities. Any advice or information we provide to you is general advice only and does not take into account your personal objectives, financial situations or needs. It is up to you to decide whether or not you want to use our services, and if you need assistance or advice in this regard, you should consult a suitably qualified financial adviser. You will not receive a Statement of Advice from EasyEquities.

Generally, where we arrange for the issue of a financial product to you, you will receive a **Product Disclosure Statement** (PDS) or other relevant disclosure documents that include information about the product so that you can make an informed decision whether to acquire the product. It would include any relevant terms, significant risks and costs associated with the supply of that financial product.

### **How you can instruct us and your obligations?**

We will accept order instructions via the EasyEquities trading platform or via telephone.

You must review any confirmation or statement we send to you immediately upon receipt to ensure its accuracy and report any discrepancies to us.

### **Who are we and what services are we authorised to provide?**

EasyEquities (AR Number 1276104) is responsible for the Financial Services described in this guide.

EasyEquities and its employees and directors are authorised representatives of Sanlam Private Wealth Pty Ltd, AFS Licence Number: 337927.

EasyEquities is a representative of, and acts on behalf of, Sanlam Private Wealth. EasyEquities does not act as a representative of any other licensee in relation to the services or products it provides.

EasyEquities is authorised by Sanlam Private Wealth to provide general advice on and deal in the following classes of financial products to retail and wholesale clients (within the definition of the Corporations Act):

- securities.

EasyEquities provides a retail trading platform. The EasyEquities platform is an accessible place where one can buy or sell securities listed on the ASX, the NYSE, the Nasdaq or any future exchange added to the platform.

Sanlam Private Wealth is an investment and financial services house with extensive experience in servicing the needs of both private investors and corporate clients. Sanlam Private Wealth has an extensive suite of products to service the needs of private clients and institutional investors.

### **What information do we offer to you, as our client?**

We can offer you factual market data and information, including general advice, regarding those products and services our authorisation permits us to provide. The products on which we may provide this information include:

- Securities traded on local and international exchanges; and
- Client education seminars (product awareness and trading skills).

### **What are our responsibilities and what type of advice do we give?**

We provide **general advice** and information regarding financial products and services that can be dealt through us. This information or advice does not take into account your personal and financial circumstances, needs and objectives and because of that you should, before acting on the advice, consider the appropriateness of the advice having regard to your personal and financial circumstances, needs and objectives.

It should be noted that if you open an account with us you will also be requested to provide some information relating to your financial circumstances and risk profile. This information is collected so that we can:

- receive some reassurance that you will be able to finance any trading that you enter into and that your attitude to risk is comparable to that of the financial products you intend to trade; and
- identify who you are as required by the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (AMLCTF Act 2006).

### **Details of Associations or Relationships**

EasyEquities has a relationship with its affiliated brokers which are providers of execution, clearing and settlement services and portfolio administration services. These relationships in no way influence the provision of financial services by EasyEquities to you.

### **The costs, remuneration and other benefits that may be receive by us, our employees and others?**

The information in this section is subject to change and does not include information in relation to taxes or duties that you may be required to pay in relation to an investment. Unless otherwise stated, all fees, charges, commissions and benefits disclosed in this FSG are exclusive of the Goods and Services Tax (GST).

EasyEquities will debit your account for commissions when a transaction has been completed in consideration for services rendered. The amount of commission can differ greatly depending on the services provided. Generally, the commission may be charged on a per trade basis. The following ranges are an indication of the commissions that may be charged:

## Advisory and Dealing Services

Per Trade Basis

Product	Minimum Commission	Maximum Commission
Equities	0.10%	0.10%

Full details of commission or transaction fees payable by you is outlined in the **Cost Profile**, found on the EasyEquities website.

### General comments

Included within the commission will be any administration or agents' execution fees.

There is a fee sharing agreement in place between EasyEquities and Sanlam Private Wealth, where EasyEquities will pay Sanlam Private Wealth a percentage of the fees earned on the EasyEquities platform.

Our employees may, if authorised by you, be remunerated on a commission basis for the services provided to you. Their remuneration is included in the commissions discussed above.

Where your business has been referred to EasyEquities or your trade instructions require the use of a third party, EasyEquities may be required to share a percentage of the commission or other charge with other parties, as disclosed and authorised by you in the Client Agreement entered into between EasyEquities and you.

### If you have a complaint, how it will be dealt with?

If you wish to make a complaint, the Client Engagement team can be contacted by email on [helpme@easyequities.io](mailto:helpme@easyequities.io). We will try to resolve your complaint quickly and fairly.

In the event that we are unable to resolve any issue or complaint you can contact Sanlam Private Wealth who has formalised client complaint resolution procedure in place to resolve any complaints or concerns you may have about the service provided to you. These should be directed to the Compliance Manager (Ms Amanda Roberts) can be contacted on (03) 8640 5508 or by email [compliance@privatewealth.sanlam.com.au](mailto:compliance@privatewealth.sanlam.com.au).

All complaints are reviewed and investigated by our Compliance Manager. If you make a complaint, our first response will be to contact you to discuss the complaint and to register a formal record of such complaint.

If, despite our best efforts, you believe your complaint has not been satisfactorily dealt with, we offer the use of an independent industry arbiter, namely, the Australian Financial Complaints Authority (**AFCA**). Sanlam Private Wealth has agreed not to contest a final resolution from AFCA.

You can contact AFCA by writing to:

#### **Australian Financial Complaints Authority**

GPO Box 3

Melbourne VIC 3001

Toll Free: 1800 931 678 (free call)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Website: [www.afca.org.au](http://www.afca.org.au)

Sanlam Private Wealth as the authorising licensee for EasyEquities holds Professional Indemnity Insurance cover for the activities conducted under its AFS licence and continues to maintain Professional Indemnity Insurance that generally satisfies the requirements of s912B of the Corporations Act Regulatory Guide RG126.

**For what purpose do we use your contact data.**

Privacy is an important issue for us, and we are committed to ensuring full compliance with Privacy Act requirements.

The personal data that we collect from you will only be used by us to assist in the planning of marketing proposals, education seminars, provision of general product advice to clients and as permitted under the AMLCTF Act 2006.

***How you can contact us?***

	<b>EasyEquities Pty Ltd</b>	<b>Sanlam Private Wealth Pty Ltd</b>
<b>Telephone:</b>	(+61) 402 545 968	(02) 8245 0500
<b>Facsimile:</b>		(02) 8245 0599
<b>Mail:</b>	Level 2, 33 York St, Sydney NSW 2000	Level 2, 33 York St, Sydney NSW 2000
<b>Website:</b>	<a href="http://www.easyequities.com.au">www.easyequities.com.au</a>	<a href="http://www.sanlamprivatewealth.com.au">www.sanlamprivatewealth.com.au</a>
<b>Email:</b>	<a href="mailto:helpme@easyequities.io">helpme@easyequities.io</a>	compliance@privatewealth.sanlam.com.au
<b>In person:</b>	Level 2, 33 York St, Sydney NSW 2000	