

Financial Services Guide

Amplus Global Pty Ltd

ACN 162 631 325

AFSL 505929

Date: 7 August 2018

Version 1.1

Introduction

This Financial Services Guide (“FSG”) is dated 7 August 2018 and is provided to you by Amplus Global Pty Ltd (“Amplus Global”, “we”, “our”, “us”, “Providing Entity”) ACN 162 631 325 to inform you of the financial services provided by us and to comply with our obligations as the holder of Australian Financial Services (“AFS”) Licence number 505929.

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.
- 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?

Where we do provide you with personal advice or further assistance in selecting products or services having regard to your particular circumstances and needs, we will, where we are required to do so under the law, issue you with a Statement of Advice (“SOA”) that will set out the personal advice we have given you, including any recommendations and information about any fees, commissions, associations or relationships which might influence the provision of that advice.

If we provide you with a SOA, we may provide further advice to you after we have given you a SOA. If we have not provided you with a record of the further advice you may request, either verbally or in writing, a record of further advice within seven (7) years (or as prescribed by law) of us providing the further advice.

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 telephone, email or other applicable electronic device.

You must check and confirm with us that orders sent electronically, have in fact been received by us.

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

If you have opened a Managed Discretionary Account (“MDA”) with Amplus Global, you will be able to contact us by telephone, email or other applicable electronic device to provide instructions relating to your portfolio assets. This includes instructions relating to corporate actions (for example, proxy voting) as well as communications relating to financial products in the Client’s portfolio assets.

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

Amplus Global is a boutique financial services provider specialising in providing its clients with brokerage and MDA services. Amplus Global ensures its clients are provided with proficient and professional broking services by only using the services of reputable executing and clearing brokers and service providers.

Amplus Global was incorporated on 1 March 2013.

Amplus Global is responsible for its financial services and does not act on behalf of any other licensee.

Amplus Global is the holder of AFS Licence number 505929 with authorisations to provide the following financial services:

Provide financial product advice for the following classes of financial products:

- Deposit and payment products limited to:
 - Basic deposit products
- Derivatives
- Foreign Exchange Contracts
- Interests in managed investment schemes excluding investor directed portfolio services
- Securities

Deal in a financial product by issuing, applying for, acquiring, varying or disposing of a financial product in respect of following classes of financial products:

- Interests in managed investment schemes limited to:
 - MDA services

Deal in a financial product by applying for, acquiring, varying or disposing a financial product on behalf of another person in respect of the following classes of products:

- Deposit and payment products limited to:
 - Basic deposit products
- Derivatives
- Foreign Exchange Contracts
- Interests in managed investment schemes excluding investor directed portfolio services
- Securities

to retail and wholesale clients.

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

- Futures traded on approved exchanges – local and domestic.
- Options on futures traded on approved exchanges – local and domestic.
- Securities traded on approved exchanges – local and domestic.
- Options on securities traded on approved exchanges – local and domestic.
- Foreign Currencies – margin trading and physical settlement.
- Over-the-counter derivatives – for example Contracts for Difference (CFDs)
- Client education seminars.

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

In certain circumstances, we will be providing you with personal advice in regard to financial products and services that can be dealt through us. Before providing you with such advice, we need to ensure that we have taken into account your particular objectives, financial situation or needs in order to determine whether our financial services are appropriate for you. Where required to do so by law, we will issue you with a SOA that will set out the personal advice we have given you, including any recommendations and information about any fees, commissions, associations or relationships which might influence the provision of that advice.

If we provide general advice that does not take into account your objectives, financial situation or needs, then we will warn you that:

- The advice has been prepared without taking account of your objectives, financial situation or needs.
- Because of that, you should, before acting on the advice, consider the appropriateness of the advice, having regard to your objectives, financial situation and needs.
- If the advice relates to the acquisition, or possible acquisition, of a particular financial product, you should obtain a PDS or an information statement of the class of CGS depository interests.

It is important to note that in the case of an MDA, the advice provided is a function of taking into account one or more of your objectives, financial situation and/or needs. In order to do this, you will be required to answer a number of questions relating to your financial position and risk profile. These questions will form part of the MDA Application Form. Upon receipt of your completed form, Amplus Global may contact you to further assess your suitability to open an MDA.

Any material changes in your circumstances must be disclosed to Amplus Global as they occur so that Amplus Global may assess whether the Investment Program included in your MDA Contract continues to be suitable for you.

It should be noted that clients who open a non-discretionary account (that is, a non-MDA or an account where the client places their own trading instructions) will also be requested to provide some information relating to their financial circumstances and risk profile. This information is collected so that Amplus Global can receive some reassurances 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.

What is an MDA Service?

An MDA service is a managed investment scheme and a facility for making financial investment that has the following key features:

- A Client deposits money with the MDA Operator (in this instance, Amplus Global), either directly or via an external custodian.
- The MDA Operator has the discretion to invest these funds in financial products without prior reference to the client for each transaction.
- Each client agrees with the MDA Operator that assets derived directly or indirectly from that client's contributions are managed as a discrete portfolio belonging to the client.
- Each client has an understanding that they will derive benefits from the MDA service, including benefits from the MDA Operator's expertise in investment selection and other services offered as part of the MDA service.

Either the Adviser or the MDA Manager appointed by Amplus Global will be responsible for reviewing the Investment Program once every 13 months.

Pursuant to *ASIC Corporations (Managed Discretionary Account Services) Instrument 2016/968*, MDA Operators, such as Amplus Global, have been granted relief, subject to a number of conditions, from the Managed Investment Scheme legislation contained in Chapter 5C of the Corporations Act 2001 (Cth) ("the Act") and the product disclosure provisions in Chapter 6D and in Part 7.9 of the Act. This FSG complies with the conditions set out in *ASIC Corporations (Managed Discretionary Account Services) Instrument 2016/968*.

What is the MDA Contract?

In order to provide you with MDA services you need to open an MDA with Amplus Global. To open an MDA you must enter into an MDA Contract with Amplus Global before the MDA service can be provided.

The MDA Contract will include an Investment Program that is prepared in accordance with the requirements in Division 3 of Part 7.7 of the Act and the Investment Program contains the following information:

- The nature and scope of the discretions Amplus Global will be authorised and required to exercise under the MDA Contract and any investment strategy that is to be applied in exercising those discretions.
- Any significant risks associated with the MDA Contract.
- The basis on which Amplus Global considers the MDA Contract suitable for the client.
- Warnings about the MDA Contract, such as:
 - It may cease to be suitable for the client if the client's relevant circumstances change; and

- It may not be suitable for the client if the client has provided Amplus Global with limited or inaccurate personal information about the client's relevant circumstances.

Who holds the legal title to your portfolio of assets?

The client opens an MDA in their own name and thus, holds the legal title to the portfolio of assets. The MDA service provided by Amplus Global does not include custodial or depository services.

Your funds and assets will be held with an external custodian in either a Clients' Segregated Account or a Trust Account. The external custodian nominated by Amplus Global provides execution, settlement and clearing functions, as well as holding all clients' funds.

Risk Disclosure

There are significant risks associated with and investing in an MDA, of which not all can be outlined. Investing in an MDA may not be suitable for all investors. There can be no assurance that the MDA will achieve its investment objectives. Each prospective investor should carefully review the MDA Contract and carefully consider the risks before deciding to invest. Accordingly, in evaluating the merits and suitability of an investment in the MDA, careful consideration should be given by prospective investors to the following risk factors. This section does not purport to be an exhaustive list of the risks involved in investing in the MDA.

- General Economic Conditions and Market Risks – The MDA's operating and financial performance may be influenced by a variety of general domestic and international economic factors and business conditions which are outside the control of the MDA Operator. These include changes in the inflation rate, commodities prices, exchange rates, interest rates, the government and government fiscal, monetary and regulatory policy, natural disaster and acts of terrorism.
- Risk Associated with Selling Options – When trading options, the buyer of the option has the right to decide whether or not to exercise the option contract and at times when the options contract is exercised. Therefore, in a rising market the seller of a call option may be obligated to sell the underlying financial product at less than the current market value whilst in a falling market the seller of a put option may be obligated to buy the underlying financial product at more than the current market value.
- Industry Risk – There are a number of industry risk factors that may affect the future operational performance of the MDA, which are outside the control of the MDA Operator. Such factors include increased regulatory and compliance costs and variations in legislation and government policies generally.
- Financial Market Volatility – A fall in global or Australian financial markets or the rapid change in the value of the Australian dollar against other major currencies may discourage investment in financial markets. This may have a negative effect or a positive result on the price of the financial products in the MDA, however these factors are taken into account when taking a trade.
- Leverage Risk – Where possible by law, your MDA may be operated based on a notional value, that is, leverage is being used either through various financial instruments or borrowing capital

to increase the size/value of the account. If leverage is used to make an investment and the market moves against your position, the loss is much greater than it would have been if the investment had not been leveraged. In general, leverage magnifies both gains and losses.

- **Liquidity Risk** – The MDA may invest in markets that are volatile and which may become illiquid. Accordingly, it may be extremely difficult (in the event of trading halts) or expensive for Amplus Global to liquidate positions against which the market is moving. Alternatively, it may not be possible in certain circumstances for a position to be initiated or liquidated promptly, in the event of insufficient trading activity in the relevant financial product.
- **Exchange Rate Risk** – Investment in an MDA may be converted to foreign currencies. Accordingly, clients other than Australian nationals should be aware that exchange rate fluctuations could cause the value of the investment to diminish or increase. In addition, the price of any financial products traded on international markets and, therefore, the potential profit and loss therein, may be affected by any variance in the foreign exchange rate between the time the order is placed and the time it is liquidated, offset or exercised.
- **Diversification** – The MDA may be less diversified than portfolios operated by other investment managers, as the MDA is likely to be concentrated in a limited number of financial products, to maximize the investment strategy. The fundamental and technical performance of a financial product and its associated factors are taken into consideration when trading and investing.
- **Performance of Other Asset Classes** – Good performance (or anticipated performance) of other asset classes can encourage individuals to divert money away from financial markets. This may have a negative impact on the price of the financial product. At times, measures are taken to cover the financial product by buying insurance in the form of put options.
- **Margins and Financial Products** – Clients could sustain a total loss of initial margin funds deposited with the external custodian to establish or maintain a position in the derivatives or foreign exchange market. If the derivatives or foreign exchange market moves against their position, the client may be required, at short notice, to deposit with the external custodian additional margin funds in order to maintain their position. These additional funds may be substantial. If the client fails to provide those additional funds within the required time, then their position may be liquidated at a loss and in that event, they will be liable for any shortfall in their account resulting from that failure.
- **Size of MDA** – The size of the MDA will determine the permitted diversity and risk profile. Effective risk management depends on a range of factors, including insurance of these positions with put or call options and other factors, including a defined and successful Investment Program.
- **The MDA Operator** – The profitability of the MDA is dependent on the MDA Operator's successful implementation of the investment strategy set out in the Investment Program. There can be no guarantee that the investment strategy will be realised.
- **Licensing Requirements** – The ability of Amplus Global to continue to manage the MDA in accordance with this MDA Contract and the Act, is dependent on Amplus Global maintaining its AFS Licence. Maintenance of its AFS Licence depends, among other things on Amplus Global

and its Representatives continuing to comply with its AFS Licence conditions and the requirements of the Act.

Non-Limited Recourse Products and Facilities

Non-limited recourse products or facilities can include certain types of derivatives and foreign exchange contracts.

Investing in non-limited recourse products or facilities can significantly increase your investment risk. Specifically, a non-limited recourse product or facility imposes a legal obligation on you to pay an amount to another person or financial institution in the event of the occurrence or non-occurrence of something where the rights of the other person or financial institution are not limited to any property or asset that you have paid or set aside as security for the agreement.

Example

This example is based on a \$100,000 account and includes both winning and losing transactions.

Trade	Long Futures Contract	Long FX Contract	ASX Share Trade	ASX ETF Trade
Position Size	Buy 1 futures contract	Buy 80,000 EUR / USD	Buy 1,000 XYZ shares	200 ETF units
Opening Price	1,520.00	1.2220	20.00	30.00
Stop Loss	1,500.00	1.2120	17.00 (trails up with the market)	27.00 (trails up with the market)
% Risk on Account	1.0%	0.8%	3.0%	0.6%
Closing Price	1,500.00	1.2120	24.50 (on trailing stop)	33.50 (on trailing stop)
Financial Result	US \$1,000 loss	US \$800 loss	A\$4,500 (net of any dividends)	A\$700 (net of any dividends)

In circumstances where non-limited recourse products or facilities are part of the MDA Service offered by Amplus Global, you should understand that you can lose an amount greater than the current value of your investment, in which case you can be forced to dispose of the other assets and property you own to repay your debt.

The level of leverage and risk in terms of an MDA that could be offered to you is unknown at this point because the requisite due diligence of your circumstances, needs and objectives has not been conducted and are not known, and hence the underlying product holding of your MDA is also unknown. However, where advice is provided to you in the form of the SOA, which involves non-limited recourse products and facilities, then the level of leverage and risk related to the non-limited recourse products and

facilities will be fully disclosed to you in writing, in order for you to be able to make an informed decision as to whether to proceed with the MDA.

If we issue MDA Services to you and as part of the Investment Program you will be using or trading Non-Limited Recourse Products or Facilities, we will provide to you the PDS produced by the issuer that such financial products are acquired through. The PDS contains important information about the financial product, including, but not limited to:

- Margin requirements.
- Acceptable collateral (if applicable).
- Information about leverage.
- Significant risks.

Amplus Global will monitor the trading activity and ensure that the risk parameters (that is, where relevant use of stop losses, maximum loss limits, requirement to close positions, etc) defined in the SOA are adhered to and that margin calls are sent to clients and met by clients pursuant the SOA.

Outsourcing

Amplus Global has outsourcing arrangements in place with third party service providers that are responsible for the provision of dealing services which includes execution, settlement and clearing services as well as holding clients' funds. Other services which are outsourced include compliance, finance and legal. The third party service provider that will be responsible for providing these services to you is dependent on the MDA you invest in and is disclosed in the fee section. MDA clients are required to enter into a separate arrangement with Amplus Global with respect to these services.

Amplus Global may also outsource certain administrative functions on an *ad hoc* basis to reputable service providers. Where relevant the name of your administration service provider will be disclosed in the MDA Contract.

Prior to engaging with any third party service provider, Amplus Global will assess the service provider on their merits and reputation, and will consider matters such as:

- Size and reputation in the market.
- Duration of operation.
- Track record.
- Financial stability.
- Any other relevant factors.

Amplus Global, generally, only deals with reputable third parties known to deliver professional services to their customers.

When we outsource functions to a third party, we establish a contract, we monitor the performance of that third party closely by observing the performance of their service, and we monitor their services against the agreed contractual services.

Disclaimers

When investing in an MDA, Clients should be aware of the following considerations:

- Tax Considerations for Clients – There may be tax implications arising from the receipt of profits from the MDA. Applicants should carefully consider these tax implications and obtain advice from an accountant or other professional tax adviser in relation to the application of tax legislation.
- No guarantee can be given in respect of the future earnings of the MDA or the capital appreciation of the client's investments. The price of investments that Amplus Global has employed in the MDA can fall as well as rise over time. Further, no assurance can be given that the strategies employed by the MDA Operator in the past to achieve attractive returns will continue to be successful, or that the return will be similar to that achieved in the past.
- Amplus Global makes no representation as to any return that clients will earn via the MDA and there can be no assurance that any target performance information will be in any respect indicative of how the MDA will perform (either in terms of profitability or low correlation with other investments) in the future.
- Despite achieving the track record stated from time to time, the said track record is un-audited and not representative of any one client's account.
- The performance of the MDA will be affected by charges relating to the investments. Typically, high portfolio turnover may result in correspondingly high transaction costs and the exact amount of brokerage and related transaction costs that will be incurred will depend upon a number of factors, including the nature and frequency of the market opportunities presented, the size of transactions and the transaction rates in effect from time-to-time. Refer to information in the Disclosure of Fees and Commissions outlined in the Investment Program.
- The placing of contingent orders (such as a "stop-loss" order) may not always limit the client's losses. Market conditions may make it extremely difficult to execute such orders.
- Amplus Global may employ certain strategies that depend upon the reliability and accuracy of the analytical investment processes. To the extent such investment processes (or the assumptions underlying them) do not prove to be correct, Amplus Global may not perform as anticipated, which could result in losses.
- Identification and exploitation of the investment objective to be pursued by Amplus Global involves a high degree of uncertainty. No assurance can be given that Amplus Global will be able to locate suitable investment opportunities in which to deploy all of the client allocated assets.
- Amplus Global may, on varying occasions, use "bulk ordering". There is risk that the volume of orders may significantly increase the likelihood of "split fills". Where this is the case, Amplus Global will calculate an average contract price for the financial products acquired or disposed of in the series of trades. This ensures that the methodology is conducted at an arm's length basis and no client will receive an advantage in regard to any other Account in terms of price fill allocations.
- As investing in an MDA is not carried out on a "pooled" basis, but rather is separated as discrete portfolios, individual account balances and portfolio valuations may vary substantially in comparison to other MDAs.

The costs, remuneration and other benefits that may be received by us, or 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 the FSG are exclusive of the Goods and Services Tax (“GST”). All fees, commission and charges are subject to change.

Amplus Global is remunerated through the fees and commissions that it charges you for executing transactions on your behalf and for the provision of advice. Fees and commissions charged to you will depend on the type of financial product being traded, the frequency of your trading activity, the type and level of service required and the size of your transaction. Rates are subject to negotiation prior to transacting any business. Fees and commissions, once disclosed and agreed, will be charged to your account at the time any transaction is executed.

Our employees may in turn 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 Amplus Global or your trade instructions require the use of a third party, Amplus Global may be required to share a percentage of the commission or other charge with other parties. Amplus Global has contractual relationships with related bodies corporate – all such dealings are conducted on an arm’s length basis.

Non-discretionary Accounts

If you have opened a non-discretionary account with Amplus Global (that is, you are responsible for making your own trading decisions), you may be required to pay a commission or other charge to Amplus Global, when you acquire or dispose of a financial product, or use any other financial service offered.

There are two methods by which Amplus Global’s fees and charges will be paid.

1. Amplus Global’s fees and commissions will be charged to your Trading Account by the third party service provider on behalf of Amplus Global. The third party service provider charges Amplus Global a fee for providing its execution and clearing services, and Amplus Global’s fees and commissions, less the third party service provider’s fee, will be paid to Amplus Global by the third party service provider from time to time. Accordingly, the third party service provider’s fee is not an additional cost to you.
2. Amplus Global will be receiving a percentage of the commission paid to the third party service provider by you. The amount received by Amplus Global will vary depending on the contractual arrangements entered into between Amplus Global and the third party service provider and will be pursuant to the terms and conditions of your agreement with Amplus Global. Accordingly, Amplus Global’s fee is not an additional cost to you.

The fee and commission rates below are the maximum that Amplus Global may charge and are provided as a guide only. A detailed description of the fees, charges and commissions payable are contained in the PDS for the relevant financial product. Amplus Global will provide you with details of the rates applicable to you at the time you enter into the client agreement.

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Product	Basis	Maximum Fee
Securities – domestic	Per transaction	Up to AUD\$100 (plus GST*) or 1% of the transaction value (plus GST*) (whichever is greater).
Securities – international	Per transaction	up to AUD\$100 equivalent (plus GST*) or 1% of the transaction value (plus GST*) (whichever is greater).
ETOs	Per transaction	up to AUD\$100 (plus GST*) or 1% of transaction value (plus GST*) (whichever is greater).
Futures	Per transaction	up to AUD\$50 per lot (plus GST*).
CFDs	Per transaction	up to AUD\$60 or 0.5% of the notional value (plus GST*).
Margin FX	Per transaction	Amplus Global may charge a ticket fee per contract of up to \$15 or where applicable source revenue from the FX spread.

* GST may be exempt in certain cases

There may be other charges applicable to a securities trading account that are passed on by third party service providers. These fees and charges will be fully noted in the Agreement that you will be signing with the third party service provider.

There may be numerous other fees that may triggered depending on the style of your account.

Amplus Global, acting reasonably may change these rates from time to time. Such changes will be notified to you by email, in writing or where you have agreed by us posting a notice to our website, www.amplusglobal.com.au.

We recommend that you seek advice from a professional tax agent.

MDA Services

Amplus Global is the MDA provider of the MDA Services for which we are designated as the MDA Manager.

In the case of MDA Services, the advice provided is a function of taking into account one or more of your objectives, financial situation and/or needs. In order to do this, you will be required to answer a number of questions relating to your financial position and risk profile. These questions will form part of the MDA Application Form. Upon receipt of your completed form we may contact you to further assess your suitability to open a MDA.

Any material changes in your circumstances must be disclosed to us and/or Amplus Global as they occur so that we may assess whether the Investment Program included in your MDA Contract continues to be suitable for you.

You may be subject to the following fees:

- Brokerage Fees.
- Administration Fees.
- Performance Fees.

For more details about MDA Services, including fees, please refer to the Annexure titled “MDA Services” included as part of this FSG.

Details of Associations or Relationships we have with product issuers or that may influence us when providing services to you

Subject to disclosures in any PDS or other transaction documents we provide to you, we do not have any relationships or associations which might influence us in providing you with our services.

As per above, Amplus Global may arrange for you to be supplied with financial services and products issued by non-related product issuers. Amplus Global may receive a fee, commission payment, or other form of remuneration, or other benefits from these non-related issuers as a result of you investing in one of their products or services. These relationships in no way influence the provision of financial services by Amplus Global to you.

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

If you wish to make a complaint, the Director can be contacted on (02) 4396 3561 or at info@amplusglobal.com.

Amplus Global has a formalised client complaint resolution procedure. All complaints are reviewed and investigated by our Compliance Officer. 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. We will try to resolve your complaint quickly and fairly.

If, despite our best efforts, you believe your complaint has not been satisfactorily dealt with, we offer our clients to use an independent industry arbiter, namely, the Financial Ombudsman Service (“FOS”).

You can contact FOS by writing to:

Financial Ombudsman Service

GPO Box 3

Melbourne VIC 3001

Toll Free: 1300 780 808

Facsimile: (03) 9613 6399

Website: www.fos.org.au

The FOS website also permits you to register or lodge a dispute online.

From 1 November 2018, the Australian Financial Complaints Authority (“AFCA”) will replace FOS as Amplus Global’s external disputes resolution service. Here are the contact details for AFCA:

Australian Financial Complaints Authority

GPO Box 3

Melbourne VIC 3001

Toll Free: 1800 931 678

Website: www.afca.org.au

Email: info@afca.org.au

The AFCA website also permits you to register or lodge a dispute online.

Professional Indemnity Insurance

Our compensation arrangements comply with the legal requirements set out in Section 912B of the Act and ASIC Regulatory Guides 126 and 179. As required, we maintain professional indemnity insurance coverage in relation to the financial products and services we provide. Our coverage includes any claims in relation to the conduct of present and former representatives and/or employees.

For what purpose do we use your contact data

Amplus Global is committed to protecting your Personal Information in accordance with the Australian Privacy Principles pursuant to the *Privacy Act 1988* (Cth) (“the Privacy Act”). Our Privacy Policy contains up-to-date information about our privacy practices and procedures. A copy of this policy can be accessed on our website at www.amplusglobal.com.au, or alternatively, a copy can be sent to you upon written request to our Privacy Officer at PO Box 6269, Kincumber, NSW 2251.

Amplus Global will not disclose your Personal Information without your consent, except as authorised under its client agreement, its Terms and Conditions, and/or as authorised or required under any Australian law or regulation.

How you can contact us?

- Telephone:** (02) 4396 3561
- Mail:** PO Box 6269, Kincumber, NSW 2251
- Web:** www.amplusglobal.com.au
- Email:** [info@ amplusglobal.com.au](mailto:info@amplusglobal.com.au)
- In person:** 707A The Scenic Road
MacMasters Beach NSW 2251

Annexure 1: MDA Services

It is important to note that small differences in both investment performance and fees and costs can have a substantial impact on your long-term returns.

For example, total annual fees and costs of 2% of your investment balance rather than 1% could reduce your final return by up to 20% over a 30 year period (for example, reduce it from \$100,000 to \$80,000). You should consider whether features, such as investment performance or use of an MDA Service, justify higher fees and costs.

We encourage you to review ASIC's Moneysmart website (www.moneysmart.gov.au) and the financial calculators contained to better understand the impact of the fees based on your own circumstances.

The following information shows fees and other costs that you may be charged. These fees and costs may be deducted from your account, from the returns on your investment or from the funds and assets held in your MDA.

Amplus Global does not provide tax advice and you should obtain advice from an accountant or other professional tax adviser in relation to the application of tax legislation.

You should read all the information about fees and costs because it is important to understand their impact on your investment.

The following tables set out the fees and costs for the Amplus Global MDAs:

<p>MDA Provider: Amplus Global Pty Ltd</p> <p>MDA Managers: Kel Butcher and Jason Achjian</p> <p>Strategy Names: The following list represents the Amplus Global Investment Programs:</p> <ul style="list-style-type: none"> • The Amplus Growth Portfolio • The Amplus Snowball Equity Portfolio • The Amplus Core Focus Portfolio • SPA3ASX Portfolio • SPA3NASDAQ Portfolio • SPA3ETF Portfolio <p>Financial Products covered: securities, derivatives, foreign exchange contracts, managed investment schemes</p>		
Type of Fee	Amount	How and When Paid
Fees when your money moves in or out of the managed investment product		
<p><u>Entry Fee</u></p> <p>The fee to open your investment</p>	Nil	N/A
<p><u>Contribution Fee</u></p> <p>The fee on each amount contributed to your investment</p>	Nil	N/A
<p><u>Withdrawal Fee</u></p>	Nil	N/A

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The fee on each amount you take out of your investment		
<u>Exit Fee</u> The fee to close your investment	Nil	N/A
Management Costs		
<u>Administration Fee *</u> The fees and costs for managing your investment	1.1% per annum (including GST)	Payable in arrears shortly after the close of each month and will accrue daily based on the Net Liquidation Value (“NLV”) of the account.
Service Fees		
<u>Switching Fee</u> The fee for changing investment options	Nil	N/A
<u>Performance Fee *</u> The fee on new net profit within a quarter	11% (including GST)	Payable in arrears shortly after the close of each quarter and are calculated at the end of each quarter.
<u>Transaction Fees *</u> The fees charged by the Third Party Service Provider for the provision of dealing services	Refer to section titled “The costs, remuneration and other benefits that may be received by us, or our employees and others”	Per transaction

* This fee includes an amount payable to an adviser

Not less than thirty (30) days’ notice will be given by Amplus Global to the client of changes to the terms and conditions of the fees

The following table provides an example of how the fees and costs in the Amplus Global Investment Programs MDA Service can affect your investment over a one year period. You should use this table to compare this product with other MDA Services.

Example		Balance of \$100,000 and Assumes No Contributions During the Year		
Administration Fee	1.1%	Amplus Global charges the Administration Fee on a monthly basis, based on the NLV at the end of the month (that is, cash and market value of all financial products held in the account).		
		Month	Average Account Balance (\$)	Administration Fee (\$)
		1	100,000	91.67
		2	101,000	92.58
		3	103,000	94.42
		4	99,000	90.75
		5	97,000	88.92
		6	101,000	92.58
		7	103,000	94.42
		8	102,000	93.50

			9	105,000	96.25
			10	106,000	97.17
			11	104,000	95.33
			12	108,000	99.00
		The Annual Administration Fee would be \$1,126.58.			
Performance Fee	11%	<p>Amplus Global charges the Performance Fee on a quarterly basis, based on new net profit within a quarter.</p> <p>If you invested \$100,000 in the MDA and made a new net profit of \$10,000 within the year then you would expect the Annual Performance Fee to be \$1,100.00 (inclusive of GST), and is provided as an example only and is not a forecast. The actual performance fee may be higher, lower or not payable at all.</p>			

All amounts in this table include GST.

Additional explanation of fees and costs

Administration Fee

The Administration Fee is calculated based on the NLV of the account and accrues daily. It is deducted the following month. The fee is quoted inclusive of GST.

The Administration Fee will be payable in arrears on the last Business Day of the month and will accrue daily between such dates at the rate of up to 2.5% (exclusive of GST) of the balance of the Account(s) as at the end of the month where the end of the month is the last Business Day of the month.

When you close your account, the Administration Fee will be calculated on the NLV of the account at the closure date on pro-rata basis and deducted from the account prior to the account closure being processed and finalised.

Performance Fee

Amplus Global will charge a Performance Fee on a new net profit made during the quarter at a rate of up to 30% (exclusive of GST).

A High Water Mark is applied to the Performance fee to ensure that any negative performance is recouped before another Performance Fee is charged. This means that the Performance Fee will not apply to any quarter in which a trading loss is sustained and such a loss will have to be recovered before the Performance Fee is again applied.

The Performance Fee will be payable in arrears shortly after the assessable quarter concludes (generally within 5 business days) and is calculated based on the change in NLV from quarter-to-quarter, unless otherwise advised in writing.

Transaction fees

As part of the MDA Service you will be charged Transaction Fees each time the MDA Manager trades on your behalf (ie. buys or sells a financial product for you).

These costs will depend on the frequency of trading within the MDA, which is determined by the investment strategy included in the Investment Program.

For further information about these fees, refer to section titled “The costs, remuneration and other benefits that may be received by us, or our employees and others”

Other Fees or Costs

Other fees and costs may apply to the ETFs traded as part of some of the investment strategies. They are charged or incurred by the ETF issuer as an annual percentage for managing investments. The costs for ETFs range from an estimated 0.05% to 2.00% per year, based on experience and may change from time to time because of changes in the ETF issuer’s fees from year to year. To find out more, check the relevant product disclosure statement or other disclosure documents available from the website of each ETF issuer.

If you choose an investment programs that includes ETFs, you should consider any costs that will be charged by the ETF issuer, as these are in addition to the fees and costs shown in this FSG.