

Financial services guide

1 What is a financial services guide?

- 1.1 This Financial Services Guide (**FSG**) is an important document that provides you with information to help you decide whether to use the financial services I offer. It contains information about:
- (a) documents you may receive from me;
 - (b) the financial services I provide;
 - (c) how I and other associated persons are remunerated from those financial services;
 - (d) how your personal information is dealt with; and
 - (e) how complaints are dealt with.
- 1.2 This FSG is dated 16 May 2011.

2 Who am I?

- 2.1 My contact details are contained at the end of this FSG. I am an authorised representative of Investors Exchange Limited ACN 116 489 420 (**IEL**) which holds Australian Financial Services Licence (**AFSL**) no. 299024.
- 2.2 IEL's contact details are set out at the end of this FSG. IEL is the responsible entity of the Investors Exchange Investment Fund ARSN 120 933 093 (**Fund**), a contributory mortgage scheme.
- 2.3 I am authorised to provide financial services on behalf of IEL and IEL has authorised me to give this FSG to you.

3 What financial services can I provide?

- 3.1 This FSG is provided to help you decide whether to use the financial services I am authorised to provide associated with the acquisition of units in the Fund.
- 3.2 Specifically, I am authorised to provide general financial product advice on units in the Fund and to deal in a financial product by acting on behalf of another in acquiring, varying or disposing of units in the Fund. In particular, I will provide these financial services in connection with the Classic High Interest Investment series of offers being made by the Fund from time to time.
- 3.3 These services are provided for the Fund only. IEL acts on its own behalf, and not on your behalf, when I provide financial services for it as an authorised representative.

4 What other documents may you receive from me?

- 4.1 If required by law, you will receive a product disclosure statement (**PDS**) containing information on the offer of units in the Fund (**Units**). You will receive a PDS before you are issued, or offered, Units.
- 4.2 The purpose of a PDS is to provide you with information about the Fund and the offer of Units to assist you in deciding whether to invest. The PDS includes general information about:
 - (a) terms and conditions of an investment in the Fund;
 - (b) any significant risks associated with investing in the Fund;
 - (c) information about the cost of Units; and
 - (d) details of the fees and charges you may be required to pay as a member of the Fund.
- 4.3 The information in the PDS will assist you in making an informed decision about whether to invest in the Fund.
- 4.4 The PDS for the Fund is available from me or through IEL's website. Please review the PDS carefully before making any decision to invest.

5 How can you transact with me?

- 5.1 You can give me instructions by telephone, mail, fax or email. My contact details are set out at the end of this FSG.

6 How am I paid for the services I provide on behalf of IEL?

- 6.1 If you decide to acquire Units, I will receive a commission equal to 3% of the amount you invest in the Fund. This commission will be paid by Freedom Financial Services Pty Ltd ACN 109 610 442 (**Freedom**).
- 6.2 For example, if you invest \$50,000 in the Fund through the purchase of Units, I will receive a commission of \$1,500 (including GST) from Freedom.
- 6.3 IEL will receive ongoing fees and charges whilst you are a member of the Fund. Details of the remuneration IEL may receive is outlined in the PDS for the Fund.
- 6.4 Further, Freedom may also pay a referral fee of \$100 to a person who refers potential investors to me, where the investor invests in the Fund.

7 What other associations may you be interested in?

- 7.1 Freedom, who pays my commission and any referral fees, is the borrower for the loan to which the various Classic High Interest Investment offers relate. Further information about Freedom and the proposed various loans to be made by the Fund to Freedom is contained in the PDS relating to each specific Classic High Interest Investment offer.

- 7.2 Units in the Fund will give you beneficial entitlement in a particular secured loan advanced by the Fund. In some circumstances, an entity associated with IEL may be the lender of that loan from the Fund. Details of such arrangements will be disclosed in the PDS.

8 Compensation arrangements

- 8.1 IEL holds an insurance policy covering professional indemnity and fraud by officers that satisfies the requirements of section 912B of the *Corporations Act 2001* (Cth). The policy covers the financial services IEL is authorised to provide under its AFSL, including when the services are provided by IEL's authorised representatives or former authorised representatives.
- 8.2 IEL is also a member of the Financial Ombudsman Service (see section 9.3 for further details).

9 What should you do if you have a concern or complaint?

- 9.1 If you have complaints about me, resulting from the services provided to you, please contact IEL on:

By mail

- (a) Complaints Manager
Investors Exchange Limited
PO Box 459
OXENFORD QLD 4210

By phone

- (b) Complaints Manager
Investors Exchange Limited
07 55321054
- 9.2 You will be contacted in writing immediately or, where IEL is unable to reply immediately, as soon as possible acknowledging receipt of your complaint and IEL will try to resolve any issues you may have.
- 9.3 If any issues are not resolved to your complete satisfaction after consideration by the Complaints Manager and, if referred by you, IEL's board you may wish to refer the matter to the Financial Ombudsman Service, which can be contacted either:

By mail

- (a) Financial Ombudsman Service
GPO Box 3
MELBOURNE VIC 3001

By fax

- (b) Financial Ombudsman Service
03 9613 6399

By phone

- (c) Financial Ombudsman Service
1300 78 08 08

By email

- (d) Financial Ombudsman Service
info@fos.org.au

9.4 You may also contact ASIC on 1300 300 630.

10 How is your personal information dealt with?

- 10.1 Protecting your personal information is important to IEL, Paycom, their related entities and myself. Your personal information will be dealt with in accordance with IEL's privacy policy which is available from me on request. Alternatively, you can view IEL's privacy policy at www.InvestorsExchange.com.au.

11 Contact details

- 11.1 If you have any queries or would like further information, my and IEL's contact details are set out below:

Authorised representative

- (a) Charles Turner-Morris
Representative no. 398113
2074 Gold Coast H'Way
Miami QLD 4220

Phone 1300 650 658
Email info@classicinvestments.com.au

Authorising licensee

- (b) Investors Exchange Limited ACN 116 489 420
AFSL no. 299024
Suite 2607, Level 6
Southport Central Tower 2
5 Lawson Street
SOUTHPORT QLD 4215

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