



FINANCIAL SERVICES GUIDE TRIPLE C CONSULTING PTY LTD

This Financial Services Guide was prepared on 22nd February 2017 and its distribution is authorised by
Triple C Consulting Pty Ltd (Version 7.2)
ABN 45 141 412 106 AFSL 346282

FINANCIAL SERVICES GUIDE

You have the right to ask us about our charges, the type of advice we will provide you, and what you can do if you have a complaint about our services.

This Financial Services Guide (“FSG”) is intended to inform you of certain basic matters relating to our relationship, prior to us providing you with a financial service. The matters covered by the FSG include, who we are, how we can be contacted, what services we are authorised to provide to you, how we (and any other relevant parties) are remunerated, details of any potential conflicts of interest, and details of our internal and external dispute resolution procedures, along with how you can access them.

It is intended that this FSG should assist you in determining whether to use any of the services described in this document.

You should also be aware that you are entitled to receive a Statement of Advice when we first provide you with personal advice, (advice that takes into account your objectives, financial situation and needs). The Statement of Advice will contain the advice, the basis on which it is given and information about fees, commissions and associations which may have influenced the provision of the advice.

If our representative provides further advice to you and your personal circumstances have not significantly changed, and that further advice is related to the advice we provided to you in a previous Statement of Advice, we may provide further advice to you in writing in the form of a Record of Advice. Only retail clients with who have provided an email address will receive a Record of Advice. If you have not provided a valid email address you may request a copy of the record at any time up to 7 years from the date our representative gave the further advice to you.

You can request the record of the advice by contacting the representative or us in writing or by telephone or by email.

In the event we make a recommendation to acquire a particular financial product (other than securities), we must also provide you with a Product Disclosure Statement (‘PDS’) containing information about the particular product, which will enable you to make an informed decision in relation to the acquisition of that product. Where we recommend a ‘Platform’ or ‘Wrap Account’ or ‘Masterfund’ you will be given a PDS for that product and, in addition, you will be given either what is referred to as a ‘Short Form PDS’ or a full PDS, which provides information about the particular managed funds we have recommended.

Who will be providing the financial service to me?

LICENSEE

Triple C Consulting Pty Ltd

ABN: 45 141 412 106

Australian Financial Services Licence Number: 346282

Address: 5 Lindsay Street Perth WA 6000

Tel No: (08) 9228 5999

Email: admin@tripleccc.com.au

Triple C Consulting Pty Ltd is licensed to:

This license authorises the licensee to carry on a financial services business to:

- provide financial product advice for the following classes of financial products:
- deposit and payment products limited to:
 - basic deposit products;
 - deposit products other than basic deposit products;
- derivatives;
- debentures, stocks or bonds issued or proposed to be issued by a government;
- interests in managed investment schemes including:
 - investor directed portfolio services;
- interests in managed investment schemes limited to:
- (B) MDA services;
- retirement savings accounts ("RSA") products (within the meaning of the Retirement Savings Account Act 1997);
- securities;
- standard margin lending facility; and
- superannuation; and
- deal in a financial product by:
- applying for, acquiring, varying or disposing of 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;
 - deposit products other than basic deposit products;
 - derivatives;
 - debentures, stocks or bonds issued or proposed to be issued by a government;
 - interests in managed investment schemes including:

- investor directed portfolio services;
- interests in managed investment schemes limited to:
- (2) MDA Services
 - retirement savings accounts ("RSA") products (within the meaning of the Retirement Savings Account Act 1997);
 - securities;
 - standard margin lending facility; and
 - superannuation; and
- underwriting:
 - an issue of securities;
- to retail and wholesale clients.

While Triple C is authorised to provide advice and deal in MDA Services, this is not a service we currently offer.

Who will provide advice to me?

Each client of Triple C Consulting Pty Ltd Pty Ltd will be allocated an Adviser who is primarily responsible for providing them with advice. Triple C Consulting Pty Ltd will be responsible for providing the financial services to you through its representatives. Triple C Consulting Pty Ltd is responsible for the actions of its representatives when providing the services. Triple C Consulting Pty Ltd ensures that its Advisers hold the necessary qualifications and meet their continuing education requirements to provide the services for which it is licensed.

How will I pay for the service?

Triple C Consulting Pty Ltd Pty Ltd will charge you a fee and / or receive commissions from the issuers of the products approved by Triple C Consulting Pty Ltd Pty Ltd and that I recommend and you accept.

What are the fees and commissions Triple C Consulting Pty Ltd Pty Ltd receives?

Commissions

Triple C Consulting Pty Ltd charges clients a minimum of 1.1% and a maximum 2% of the value of the transaction with a minimum per transaction fee of \$ 121. (GST inclusive)

For example: a \$15,000 share parcel will incur \$ 165 brokerage plus \$ 16.50 (GST) for a total cost of transaction of \$ 181.50 (GST Inclusive) and a \$5,000 share parcel transaction will incur a \$110 transaction fee plus \$11 GST for a total cost of \$121. (GST Inclusive)

Triple C Consulting Pty Ltd may receive up to 6% of an investment paid by the company in an initial public offering (IPO) or other offering of financial products. The rate of 6% may include a management fee of 1% for acting as lead manager (managing administration for other brokers



participating in the IPO). For example if the amount you invested through an initial public offering was \$15,000 Triple C Consulting Pty Ltd could receive up to \$990 (GST inclusive)

'You have a right to request for further information in relation to the remuneration, the range of amounts or rates of remuneration, and soft dollar benefits received by the licensee and/or representative.'

Triple C Consulting may also receive fees of between 3%-6% of the amount raised if they choose to undertake an underwriting role.

For example if the amount you invested through an initial public offering was \$15,000 and Triple C Consulting Pty Ltd Pty Ltd underwrote the offer Triple C Consulting Pty Ltd could receive a further \$750 as a result of your investment.

Triple C Consulting may also receive options or shares in lieu of fees and commissions to the same value.

Triple C Consulting Pty Ltd and its Representatives may from time to time receive non-cash benefits with a cash value less than \$300. Any actual small benefits **between \$100 and \$300** will be maintained on a register. These benefits will normally be one off and will not be received from a product provider on a regular basis.

Also a company may seek assistance from Triple C consulting to improve the efficiency of the company and business structure in an endeavour to make investment in that company more attractive. Triple C Consulting Pty Ltd are required to manage conflicts of interest therefore if we recommended that you invest in a company that has engaged us in this capacity we would inform you of the conflict of interest and provide you with the facts to enable you to make an informed decision.

The exact amounts of any fees, commissions, bonuses or other incentives received by representatives of Triple C Consulting Pty Ltd will be included in any Statement of Advice that will be provided to you or disclosed orally or in writing at the time any further advice is provided.

Do any relationships or associations exist which might influence you in providing me with the financial services?

Neither Triple C Consulting Pty Ltd, its representatives nor any related companies have any association with any product issuer that could be expected to influence us in the provision of the financial services.

Will you provide me advice, which is suitable to my needs and financial circumstances?

Yes. But to do so we need to find out your individual objectives, financial situation and needs before we recommend any financial products or services to you.

You have the right not to divulge this information to us, if you do not wish to do so.

In that case, we are required to warn you about the possible consequences of us not having your full personal information. You should read the warnings carefully.

What should I know about the risks of the financial products or strategies you recommend to me?

We will explain to you any significant risks of financial products and strategies which we recommend to you. If we do not do so, you should ask us to explain those risks to you.

What information do you maintain in my file and can I examine my file?

We maintain a record of your personal profile, which includes details of your objectives, financial situation and needs.

We also maintain records of any recommendations made to you.

We are committed to implementing and promoting a privacy policy which will ensure the privacy and security of your personal information. A copy of our privacy policy will be provided upon your request, or is available on our website.

If you wish to examine your file, we ask that you make a request in writing and allow up to fourteen (14) working days for the information to be forwarded.

We may charge a fee to cover the cost of verifying the application and locating, retrieving, reviewing and copying any material requested. If the information sought is extensive, we will advise of the likely cost in advance and can help to refine your request if required.

Can I provide you with instructions and tell you how I wish to instruct you to buy or sell my financial products?

Yes. You may specify how you would like to give us instructions, for example by telephone, email, or other means.

Anti-Money Laundering and Counter Terrorism Finance Act (AML/CTF's)

As a financial service provider, we have an obligation under the Anti-Money Laundering and Counter Terrorism Finance Act to verify your identity and the source of any funds. This means that we will ask you to present identification documents such as passports and driver's licence. We will also retain copies of this information. We assure you that this information will be held securely. We cannot provide you with services if you are unwilling to provide this information.



Do you have compensation arrangements in place?

Triple C Consulting Pty Ltd holds appropriate compensation arrangements under the Corporations Act in the form of Professional Indemnity Insurance which includes services provided by both current and former Representatives.

This information complies with the Australian Securities & Investment Commission relief provisions. Class Order [CO 04/194]

Who can I complain to if I have a complaint about the provision of the financial services to me?

Triple C Consulting Pty Ltd has in place Professional Indemnity Insurance that is required by the Corporations Act and which meets ASIC's requirements and covers present and past representatives.

If you have any complaint about the service provided to you, you should take the following steps and we will seek to resolve your complaint quickly and fairly:

1. Contact your adviser and discuss your complaint.
2. If your complaint is not satisfactorily resolved within 14 days, please ring Triple C Consulting Pty Ltd Managing Director, or put your complaint in writing and send it to Triple C Consulting Pty Ltd. Your complaint should be finalised within 45 days of receipt of your complaint.

Triple C Consulting Pty Ltd is a member of the Financial Ombudsman Service

If the complaint cannot be settled to your satisfaction you have the right to complain to the Financial Ombudsman Service (FOS).

This service is free of charge to you and FOS can be contacted on:

Phone: 1300 78 08 08

Email info@fos.org.au

Mail to: GPO Box 3, Melbourne Victoria 3001.