



TRIPLE C CONSULTING PTY LTD FINANCIAL SERVICES GUIDE

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Authorised for distribution by
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FINANCIAL SERVICES GUIDE

PURPOSE OF THIS DOCUMENT

This Financial Services Guide (FSG) is an important document that we are required to give to you.

Its purpose is to provide you with information about:

- Triple C Consulting Pty Limited (referred to in this FSG as “Triple C Consulting”, “we” or “us”)
- The services we are able to offer to you and their cost
- How we can be contacted
- How we and any other relevant parties are remunerated
- Any conflicts of interest which may impact our services
- How we deal with complaints if you are not satisfied by our services.

You should read this FSG carefully before we provide any services to you. It will enable you to make an informed decision about whether to use our services. If you have any questions please contact us.

You should retain this FSG for your reference.

If we provide you with financial planning services you may receive:

- a Statement of Advice (SoA), which outlines the personal advice we have provided to you,
- a Record of Advice (RoA), which documents further personal advice provided to you,
- a Product Disclosure Statement (‘PDS’) which contains information about a financial product we have recommended.

This will occur where we have recommended a ‘Platform’ - a ‘Wrap Account’ or ‘Masterfund’ to you.

However, you will not receive a PDS where we have recommended a security to you. You may receive a term sheet or prospectus.

INFORMATION ABOUT TRIPLE C CONSULTING

Triple C Consulting is a financial services business which provides investment advisory and dealing services to retail and wholesale clients.

Our investment advisory services focus on listed Australian stocks, including stocks in the mining and technology sectors.

Triple C Consulting also provides corporate advisory services to small to medium sized companies that are seeking assistance with their capital structure, business activities or corporate public relations.

From time to time, we may be involved with the structuring and management of new capital raisings, - initial public offerings (IPOs), equity placements (including pre-IPO) or rights issues for corporate clients.

Triple C Consulting holds Australian Financial Services Licence (AFS Licence) Number: 346 282 which was issued by the Australian Securities and Investments Commission (ASIC).

As a licensee we must comply with the Corporations Act 2001 (Cth), the conditions in our AFS Licence and ASIC Regulatory Guides.

Triple C Consulting has compensation arrangements in place, including Professional Indemnity Insurance, covering both current and former representatives, which complies with the regulatory requirements.

We do not have any ownership or licensing ties to product providers.

WHAT SERVICES DO WE PROVIDE?

Triple C Consulting's AFS Licence authorises us to provide a range of advice and dealing services in respect to the following:

- securities
- superannuation, (including Self-Managed Superannuation Funds)
- deposit products
- derivatives
- debentures, stocks or bonds issued or proposed to be issued by a government
- managed investments
- Investor Directed Portfolio Services (IDPS)
- Managed Discretionary Account (MDA) services
- retirement savings accounts (RSA); and
- standard margin lending facilities.

These services may be provided to both retail and wholesale clients.

Triple C Consulting is also authorised to participate in the underwriting of securities.

WHO PROVIDES THE SERVICES TO ME?

Each client of Triple C is assigned an Adviser who will assist with the services the client is seeking.

Our Advisers are employees of Triple C Consulting. Triple C Consulting is responsible for the financial services that your Adviser provides to you.

We ensure that our Advisers hold the relevant qualifications and that they undertake Continuing Professional Development each year.

A register of financial advisers who are able to provide clients with personal advice can be found at the website www.moneysmart.gov.au.

Financial Product Advice

Triple C Consulting is able to provide you with either general or personal advice.

General advice is advice about a financial product. The Adviser does not take any of your personal circumstances into account when providing this advice.

You therefore need to consider the appropriateness of the advice, in light of your personal circumstances before acting upon such advice.

Personal advice is advice where your Adviser has taken into consideration of one or more of your personal circumstances when providing the advice.

If you are seeking personal advice we will need to ask you questions about your circumstances to ensure that we understand your situation. A detailed Client Profile will be completed for you.

Where we provide personal advice to you, we will give you with an SoA.

The SoA explains the basis for the advice, the cost of implementing the advice and any benefits we receive or associations we may have which might influence the advice.

If we provide you with further advice and that advice relates to the advice that was given in the previous SoA and your personal circumstances have not changed in any significant way, we will complete a RoA.

If you have provided an email address to us we will send you a copy of the RoA.

You can request a copy of the RoA at any time by contacting your Adviser or Triple C Consulting by telephone, email or in writing up to seven years from the date your Adviser gave you the further advice.

It is important that you inform your Adviser of all relevant details of your personal circumstances

and of any changes to your circumstances to ensure that the personal advice given to you by your Adviser is appropriate for you.

HOW TO PROVIDE INSTRUCTIONS TO US

You may give instructions to us via the telephone or in writing (email or letter).

You may provide instructions to buy or sell securities to us by telephone, or other means as agreed with your Adviser. As time is of the essence in 'live' markets, telephone is preferred.

Triple C Consulting reserves the right to accept or decline any order.

FEES PAID TO TRIPLE C CONSULTING

Triple C Consulting and its Advisers are remunerated for services by the following methods:

Brokerage

Generally, brokerage of 1.1%, (excluding GST) of the total dollar value of the securities purchased or sold on your behalf is charged, subject to a minimum of \$121 (GST inclusive).

If you have special or unusual requirements the brokerage rate charged may be greater than 1.1%. The maximum brokerage payable is 2%, (excluding GST) of the value of the transactions executed on your behalf.

The brokerage rate will be agreed with you when establishing your account.

For example:

Share parcel	Brokerage subject to minimum	GST	Total
Below \$5,000 <i>Flat rate applies</i>	\$110	\$11	\$121

\$15,000 <i>Rate of 1.1% applies</i>	\$165	\$16.50	\$181.50
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Additional Charges

You will be charged fail fees, dishonor fees and/or interest if you fail to settle a purchase or sale of securities by the time and settlement date indicated on the confirmation.

Following are the fees and charges that you may incur:

Service	Fee (including GST)
Off market transfer	\$55
Registry related services	\$110
Dishonour Fees	\$55
Rebooking fee	\$25
Fail fee (Failure to deliver stock in the required time to settle)	ASX imposed fail fees will be passed on to you in full
International account opening fee	\$100 (excluding GST)
International funds transfer	\$30 (excluding GST)

Portfolio strategy advice fee

We may charge you a flat fee or hourly rate of \$330 (GST inclusive) for strategy advice on portfolio structure, construction and asset allocation.

On-going service fee

We may charge an on-going service fee of up to 2% per annum (GST inclusive) of the funds under advice, depending on what services we provide to you. It may be either an agreed fixed fee or a percentage of your portfolio value. It will be agreed with you before establishing your account. The fee is generally paid monthly.

Placement fee on the issue of securities

Where Triple C Consulting participates in a capital raising it receives a fee of up to 6% of the amount of funds it raises. The fee is paid by the company/ issuer.

Triple C Consulting may receive options or shares in a company as part of its remuneration.

For example:

Share parcel	6% fee	GST	Total
\$15,000	\$900	\$90	\$990

Underwriting fee

Triple C Consulting may occasionally participate as an underwriter of a capital raising. Where it does it will receive a fee of 6% of the amount underwritten.

It will not receive a placement fee on amounts raised, where it acts as an underwriter.

For example:

Share parcel	4% fee	GST	Total
\$15,000	\$600	\$60	\$660

Corporate advisory fees

When Triple C Consulting provides corporate advisory services to small to medium sized companies it is retained by the company and generally receives a fixed fee, paid monthly.

DIRECTORS, ADVISERS & EMPLOYEES

Commission

Advisers may be paid up to 50% of the amount of brokerage received on a transaction.

Options or shares

Directors, Advisers and employees may receive options or shares in a company to which financial services have been provided.

Other benefits

Triple C Consulting, Directors and Advisers may from time to time receive non-cash benefits with a cash value less than \$300. Details of any benefits received between \$100 and \$300 are recorded on in a register. These benefits are

normally be one off and not be received from a product provider on a regular basis.

The amount of any fees, commissions or other incentives received by Triple C Consulting, its Directors and Advisers will be included in any SoA that is provided to you.

Fees, commissions or incentives will be disclosed orally or in writing at the time any further advice is provided.

You may request for further information on remuneration and any benefits received by Triple C Consulting, its Directors, Advisers and employees.

REFERRAL FEES

Triple C Consulting does not receive any fees or other benefits where we refer you to an external party. Should this position change in the future, or a fee or benefit received by us, we will disclose it to you.

RELATIONSHIPS OR ASSOCIATIONS

Triple C Consulting does not have any relationship, licensing ties or other association with any product provider.

CONFLICTS OF INTEREST

Triple C Consulting and its Advisers must act in your best interests.

If your Adviser recommends that you invest in a company that has engaged Triple C Consulting as in any capacity we will inform you and provide you with the details of our engagement to enable you to make an informed decision.

Your Adviser may, at times provide advice on stocks which Triple C Consulting, the Directors, Advisers or employees hold in their portfolios.

If your Adviser recommends that you invest in a stock that Triple C Consulting, the Directors, Advisers or employees hold a substantial holding you will be advised of those interests.

ANTI-MONEY LAUNDERING AND COUNTER TERRORISM FINANCE ACT (AML/CTF'S)

We are required under the Anti-Money Laundering and Counter Terrorism Finance Act to verify your identity and the source of any funds. This means that we must ask you to present identification documents such as passports and driver's licence. We will retain copies of this information. We assure you that this information will be held securely. We are unable to provide you with services if you are unwilling to provide this information.

MAKING A COMPLAINT ABOUT THE PROVISION OF A FINANCIAL SERVICES

If you are not satisfied with the service we have provided to you, please take the following steps:

1. Contact your Adviser and discuss your complaint. Most matters can generally be resolved in this manner.
2. If your complaint has not been resolved satisfactorily, please contact the Managing Director of Triple C Consulting

and put your complaint in writing and send it to Triple C Consulting.

3. If you are not satisfied with our response you can refer it to Australian Financial Complaints Authority (AFCA). This service is free of charge.

AFCA can be contacted on 1800 931 678.

You can also write to AFCA at:

Online: www.afca.org.au

Email: info@afca.org.au

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

ANY QUESTIONS?

Please contact your Adviser at Triple C Consulting should you have any questions about the financial service we provide.