



Financial Services Guide

Prepared on 4 November 2024

Information about Leeuwin Wealth

Leeuwin Wealth Pty Ltd (ABN 62 679 320 720) (“**Leeuwin**” or “**Leeuwin Wealth**”) is a Corporate Authorised Representative (“**CAR**”) (Australian Financial Services Authorised Representative Number 001311815) of Advisor Solutions Group Pty Ltd (ABN 88 601 875 521) (Australian Financial Services Licence (“**AFSL**”) 485 946) (“**ASG**”). Leeuwin acts in its capacity as a CAR of the ASG AFSL under the Corporations Act 2001 (Cth) (“Corporations Act”) when providing financial services through its Representative (your Adviser).

Purpose of this Document

This Financial Services Guide (“**FSG**”) is an important document which Leeuwin Wealth is required to provide to you. You should read it carefully and make sure that you understand the contents. If there is any aspect of this FSG that you do not understand, or if you require more information about the contents of the FSG, it is essential that you consult your Adviser or Leeuwin Wealth before any financial services are provided.

In this FSG, the terms ‘we’, ‘our’ or ‘us’ refer to Leeuwin Wealth.

The FSG provides the following information:

- Leeuwin’s contact details;
- The services and products that Leeuwin is authorised to provide;
- Information about the remuneration, commission, and other benefits that Leeuwin and other relevant parties are required to disclose to you;
- Details of any potential conflicts of interest; and
- Details of Leeuwin’s dispute resolution procedures.

This FSG is intended to assist you in deciding whether to use any of the financial services offered by Leeuwin.

Not Independent

Disclosure of Lack of Independence required under 942B(2)(fa) of the Corporations Act

Leeuwin and its representatives are not independent, impartial, or unbiased (which are restricted words or expressions under the Corporations Act) in relation to the provision of personal advice to retail clients because Leeuwin, and/or its representatives and its associates and affiliates may receive monetary benefits in connection with that advice.

For further information regarding how Leeuwin is remunerated, please refer to the section titled ‘Information about commissions or any other benefits payable to Leeuwin and/or any Associates’.

Please note that disclosing our lack of independence and detailing our remuneration structure does not reduce our obligation to act in your best interests. If you are a retail client and we give personal advice, we have a duty to act in your best interests when providing personal advice and are obliged to provide you with appropriate advice.

What Financial Services can Leeuwin Wealth offer?

Leeuwin is authorised to provide financial product advice to wholesale clients for the following classes of financial products:

- (i) deposit and payment products limited to:
 - a) basic deposit products;
 - b) deposit products other than basic deposit products;
- (ii) interests in managed investment schemes including:
 - a) investor directed portfolio services;
- (iii) securities; and
- (iv) standard margin lending facility;

And authorised to provide general financial product advice to retail clients for the following classes of financial products:

- (i) deposit and payment products limited to:
 - a) basic deposit products;
 - b) deposit products other than basic deposit products;
- (i) interests in managed investment schemes including:
 - a) investor directed portfolio services;
- (ii) securities; and
- (iii) standard margin lending facility;

And deal in a financial product by:

- (i) arranging for another person to apply for, acquire, vary or dispose of financial products to retail and wholesale clients in respect of the following classes of financial products:
 - a) deposit and payment products limited to:
 - i. basic deposit products;
 - ii. deposit products other than basic deposit products;
 - b) interests in managed investment schemes including:
 - i. investor directed portfolio services;
 - c) securities; and
 - d) standard margin lending facility

Leeuwin is not authorised to provide personal Financial Product Advice to any Retail Client.

Who will give you advice?

Leeuwin may authorise a company or an individual to act as its Authorised Representative. Authorised Representatives may be individuals or companies and Leeuwin is responsible for their conduct when they act on behalf of Leeuwin. Each Authorised Representative has their own authorisation, specialisation and area of expertise.

We ensure that your Adviser holds the necessary qualifications and meets continuing professional education requirements to provide the services for which we are licensed.

Your Adviser & Advice

You should not assume that any advice or recommendations are suitable for you personally. The process of profiling your financial circumstances is not relevant in relation to General Advice (e.g. research reports, adviser e-mails or newsletters, but it may also be verbal), which is based solely on the investment or trading merits of the financial products in question, prepared without consideration of your investment needs and financial circumstances. General Advice will be accompanied by the warning that the advice is not a recommendation that a particular transaction in those financial products is personally appropriate or suitable for any particular person. In these circumstances, you will need to assess whether acting on the advice is appropriate in light of your financial circumstances.

No advice is where you do not require any advice and simply require execution services. Your Adviser will not evaluate the merits of such transactions or whether the particular transaction is appropriate given your personal circumstances

Please note that your Adviser is not obligated to contact you to provide advice or make recommendations. Opening an account with Leeuwin, or acquiring any type of financial product does not imply that Leeuwin, or its Advisers or Representatives are responsible for monitoring your portfolio.

Your Adviser cannot provide any taxation or accounting advice, but may, at your request, liaise with any other financial professionals you may utilise to assist you in achieving your financial objectives.

You will remain responsible for monitoring your portfolio, and contacting your adviser should you have any questions or concerns.

Taxation issues

Tax obligations can be very complex and have a profound impact on investment or trading strategies and returns. As we are not registered tax agents, we may only provide perspectives on tax issues in general terms. You should have access to an accountant or Tax Adviser to examine the tax issues that relate to your particular circumstances.

Other documents you may receive from us

If you choose to use our products or services, you may receive a Product Disclosure Statement ('PDS') or Prospectus. If we recommend a particular financial product to you, you may also receive a **PDS** or Prospectus prepared by the financial product issuer which will set out all the necessary information you require to assist you in making an informed decision about the financial product.

Execution, Clearing & Settlement

Leeuwin Wealth has an agreement with FinClear Services Pty Ltd (ABN 60 136 184 962) ("**FinClear**") (AFSL 338 264) to execute, settle and clear all ASX and Cboe transactions for and on behalf of Leeuwin Wealth. The Clearer is not a related company of Leeuwin Wealth.

FinClear is licensed under the Corporations Act to provide financial services and is a trading participant of ASX, a Participant of Cboe, a general Participant of ASX Clear Pty Ltd ABN 48 001 314 503 (ASX Clear) and a Settlement Participant of ASX Settlement Pty Ltd ABN 49 008 504 532 (ASX Settlement).

When you open a Client account with Leeuwin, you will also become a client of FinClear. You will receive FinClear's FSG and any other required documentation.

FinClear carries the clearing and settlement obligations in respect of any transactions executed through Leeuwin Wealth. As part of its settlement obligations, FinClear also administers any clients' funds. This includes maintenance of trust accounts as well as receipt and payment of settlement money.

After processing your order through Leeuwin FinClear will issue you with a confirmation detailing the transaction. Please read this confirmation carefully and contact Leeuwin immediately if any details appear incorrectly.

Words and phrases used in this FSG have the meanings given to them in the ASIC Market Integrity Rules, ASX Operating Rules, ASX Clear Operating Rules or ASX Settlement Operating Rules as the context requires. If you require a copy of these rules, please contact your Adviser.

Providing Instructions to us

You may give us instructions verbally or written instructions by email or mail. However, in some instances, we reserve the right not to accept instructions verbally without prior notice and in those instances, we will require your instructions to be in writing. If you choose to give us instructions by email.

It is essential that you provide your Adviser with clear instructions. All instructions to buy or sell shares are automatically accepted on a 'good till cancelled' basis unless you instruct otherwise. Leeuwin will process your order(s) in accordance with the relevant ASIC Market Integrity Rules or any other relevant regulatory market rules.

Many orders are processed shortly after receipt, however there is no guarantee that your order will be processed within any given time period. The time taken to process

your order will depend upon a number of factors, including your price instructions, the state of the market and the number of shares to be traded.

International Transactions & Custody Services

Leeuwin may execute and arrange facilities for the execution of trades in eligible international securities. For further information, please refer to FinEx Financial International Securities Service Terms and Conditions. These are available at www.leeuwinwealth.com.au.

Association with related product issuer

Leeuwin may enter into arrangements with financial product providers. Therefore, we may receive commissions, trail fees or other benefits as a result of your investing or dealing in any such product. All Leeuwin Advisers have an obligation to act in your best interests, to appropriately manage conflicts and to prioritise your interests, so advice will be motivated by your needs and not the remuneration Leeuwin and your Adviser may receive.

Fees and Benefits payable to Leeuwin

Your Adviser will receive a percentage of commissions, fees and charges paid by you. Although Leeuwin receive the majority of our remuneration directly from our clients, we do receive indirect remuneration from some products and some referral parties.

Your Adviser may refer you to other parties where you are interested in receiving their services, or where your Adviser considers that their advice or other services may be useful for you. Leeuwin Advisers may receive a referral fee where you decide to receive services from third party providers.

Depending on the service offered Leeuwin may charge brokerage, commission or a fee depending upon the services that are provided. Leeuwin may also pay or receive other fees in relation to services supplied to you, but which are not payable by you. All fees are subject to change.

We may charge you hourly based fees in relation to the completion of additional work which is outside the ordinary ongoing services. Such additional work/services and fees will be discussed with you and agreed prior to being undertaken.

Your Adviser will receive between 30% and 70% of the brokerage and, where permitted by law, fees charged or commissions on investments placed by Leeuwin on your behalf less any applicable fees and deductions. Applicable fees and deductions include referral fees and other losses. In certain circumstances, your Adviser may receive a salary, and a discretionary bonus based on the revenue that they earn. Adviser remuneration is only paid where permitted by law.

All fees disclosed in this document are in Australian dollars inclusive of GST, unless otherwise stated.

Costs and Fee Summary

Brokerage

Brokerage is charged as a percentage of the total consideration when you buy or sell securities. The brokerage rates are largely dependent on the type and level of service required, and the size and the frequency of transactions. Further details of our brokerage fees are set out in our account opening material and terms and conditions. Your Adviser will negotiate your rate with you, taking these into account.

Australian Securities

Type	When is it payable?	Maximum charge
Brokerage	When you buy or sell financial products, brokerage is added to the purchase price of a buy transaction and is deducted from the proceeds of a sell transaction. Brokerage is settled T+2 (being two Business Days after the trade date) for share transactions.	<p>Brokerage is charged as a percentage of the value of the trade. For example, if you buy or sell \$15,000 worth of shares at 1.5% brokerage, you would be charged brokerage of \$225.</p> <p>The rate of brokerage is usually between 1.0% and 1.75%. All transactions are subject to a minimum charge for brokerage, being \$110 per trade.</p> <p>The specific rate of brokerage will depend on factors such as the level of service, the type of advice, the type of financial product, the size of the transaction and the frequency of transactions on your account(s).</p> <p>The actual amount of brokerage payable by you will be disclosed in the confirmation for the transaction.</p>

International Securities

Type	When is it payable?	Maximum charge
Brokerage	Whenever you buy or sell financial products, brokerage is added to the purchase price of a buy transaction and is deducted from the proceeds of a sell transaction. Brokerage is settled on T plus 2 (being two business days after the trade date) or T plus 3 (being three Business Days after the trade date) for share transactions depending on the relevant exchange.	<p>Brokerage is charged as a percentage of the value of the trade. For example, if you buy or sell USD 15,000 worth of shares at 1.5% brokerage, you would be charged brokerage of USD 225.</p> <p>The rate of brokerage is usually between 1.0% and 2.0%. All transactions are subject to a minimum charge for brokerage, being \$110 per trade.</p> <p>The specific rate of brokerage will depend on factors such as the level of service, the type of advice, the size of the transaction and the frequency of transactions on your account(s).</p> <p>The actual amount of brokerage payable by you will be disclosed in the confirmation for the transaction.</p> <p>Exchange rate movements may affect the final price for financial products.</p>

All security trading must be settled within T+2 (trade date plus two business days). Settlement deadlines are clearly specified on all transaction confirmations.

The following fees may be imposed against those trades that fail to settle on the designated date (GST is payable on all fees):

Late Settlement on Buy Transactions

Type	Amount
Initial Fail Fee	\$55
Dishonour Fee	\$55
Default Fee	Leeuwin may charge a default fee equal to 12.5% p.a. of the outstanding amount calculated daily, subject to a minimum of \$55.

Late Settlements on Sell Transactions

Type	Amount
Initial Fail Fee	\$55
Borrow Fee	\$275 per borrow
ASX Fail Fee	In addition, the ASX imposes fail fees which may be passed on to you. ASX fail fees are currently charged at \$110 per day for trades valued less than \$100,000, or 0.10% of the value of the outstanding amount up to \$5,000 per day. You will be advised of the ASX levied fail fee before it is processed.

Administration Fees

Fee Type	Amount
ACCOUNT MAINTENANCE	
SRN Search request	\$55
Off Market Transfer	\$100
OTHER SERVICE FEES	
ASX: URW French Financial Transaction Tax Fee	\$100
ASX: URW French Tax Administration Fee	\$55

Access to capital raisings

Leeuwin's Corporate Finance team specialises in providing equity capital markets services to small and mid-cap companies. As a client, you may be given the opportunity to participate in initial public offerings and equity raisings led by our Corporate Finance team. Generally, you will not be charged brokerage on applications for shares in initial public offerings and equity raisings, although Leeuwin may receive a management fee or underwriting fee from the Issuer. Not all offers will be suitable for all clients and some restrictions may apply. The details of any fee will be disclosed to you in the disclosure documents relating to the issue or by your Adviser.

General Disclosure

Leeuwin, its Advisers, their associates, respective officers and employees may have a pecuniary or other interest in financial products which you purchase or sell and may earn fees from dealing in financial products you purchase or sell as outlined in this FSG or as advised to you from time to time

Privacy Policy

Leeuwin is committed to protecting and maintaining the privacy, accuracy, and security of the personal information we will hold about you.

In general, we collect your personal information to administer our client relationships and to ensure that we are able to provide you with the products and services most appropriate to your needs

A copy of our Privacy Policy is available from our website www.leeuwinwealth.com.au or can be obtained by contacting your Adviser. This policy outlines further information how we protect your information and how you can make a privacy related complaint.

Insurance Arrangements

Leeuwin has adequate professional indemnity insurance arrangements to cover us for the services we provide, including cover for the professional services provided by former representatives who have since ceased working for us.

Complaints

We endeavour to always provide you with the best advice and service. If you are not satisfied with our services, then we encourage you to contact us. Leeuwin is committed to dealing with client complaints fairly and resolving issues in a timely manner. If you are a client of Leeuwin Wealth and you wish to make a complaint, there are a number of channels available to you. A copy of our Complaints Policy is available from our website www.leeuwinwealth.com.au or can be obtained by contacting your Adviser.

Complaints can be submitted via:

Email: compliance@leeuwinwealth.com.au

Mail: PO BOX 340, West Perth WA 6872

In-Person: At our office reception.

By Phone: 08 6285 1200

If you are not satisfied with our response to your complaint, you can escalate your complaint to the Australian Financial Complaints Authority (AFCA). You can contact AFCA using the following details:

Email: info@afca.org.au

Phone: 1800 931 678 (or +61 1800 931 678 if calling from overseas)

Online: www.afca.org.au

Mail: GPO Box 3, Melbourne, VIC, 3001

Contact Us

Leeuwin Wealth

Office: Suite 1, 1292 Hay Street, West Perth WA 6005

Postal Address: PO BOX 340, WEST PERTH 6972

Email: enquiries@leeuwinwealth.com.au

Ph: 08 6285 1200