

# **Equity Story Pty Ltd**

**Financial Services Guide**

**AND**

**Terms & Conditions**

**Dated: 21 February 2017**

**ABN: 94 127 714 998**

**AFSL #: 343937**

**This Financial Services Guide is dated the 21st of February 2017 and is issued by Equity Story Pty Ltd.**

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

This guide is designed to assist you in determining whether to use any of the services provided by Equity Story. It contains information about the nature of the financial services to be provided and the manner in which they will be provided, the remuneration which may be paid to Equity Story and other relevant persons in relation to the services offered and how any complaints in relation to our services are dealt with.

Please keep this guide for future reference. A copy is available from us on request or can be downloaded below.

If you need more information or clarification, please contact us: [admin@equitystory.com.au](mailto:admin@equitystory.com.au).

**Before you receive our advice:**

**Who will be providing the financial service to me?**

Equity Story operates [www.equitystory.com.au](http://www.equitystory.com.au) and provides financial services to subscribers of the service.

**Licensee:**

Equity Story Pty Limited

ABN: 94 127 714 998

Australian Financial Services Licence Number: 343937

**Other Contact Details:**

Telephone: (02) 9960 4003

Email: [admin@equitystory.com.au](mailto:admin@equitystory.com.au)

**What advisory services are available and what kinds of products do those services relate to?**

Equity Story Pty Limited is licensed to provide general financial product advice. We do not provide personal advice which takes into account your individual investment objectives, financial situation and or needs.

We are authorised to provide advice in respect of securities and deposit and payment products. Such advice is typically provided by way of recommendations to buy, hold and sell using historical trending systems and technical analysis.

## **How will I pay for the service?**

We operate a subscription based business. To subscribe you will be required to pay a subscription fee according to the period of time you join for. We may offer trial promotional memberships to individuals to access the subscription service for a stipulated period of time for free – for this type of trial membership, all fees and charges are waived over the said duration of the promotional membership.

## **What fees do third parties receive?**

Our employees receive a salary and may also be entitled to a performance based bonus. Sales staff may also receive commission on subscriptions they secure.

Equity Story does not earn any commission on the general advice being given, nor does it receive payment from any of the companies whose stocks are recommended as suitable for acquisition.

Some of Equity Story's employees are currently employed by various stockbroking firms. In the event that a subscribing member of Equity Story requests a recommendation as to the identity of a broker and in the event that a subscribing member chooses to execute trading activities with such a stockbroking firm, the broker, whether or not also an employee of Equity Story will be entitled to charge a commission upon the execution of the trades.

Some companies may pay us a fee to prepare research reports on the company.

## **How can I contact Equity Story?**

You may contact us by mail, telephone, facsimile or email at the contact details outlined above. However, Equity Story is not authorised to deal in financial products on your behalf. We cannot take instructions from you to buy or sell financial products. If you wish to do so, we can recommend a number of brokers, each of which will be able to execute trading instructions on your behalf.

## **Will you provide me with advice which is suitable to my investment needs and financial circumstances?**

No. Equity Story only provides general advice and has no knowledge of your individual investment objectives, financial situation or needs.

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

We assign risk ratings to our recommendations (low, medium or high). However, you should consult your own financial advisor if you are unsure of either your risk profile or the suitability of a recommendation to your individual circumstances.

## **Do I get detailed information about remuneration, actual commissions and other benefits my advisor receives from giving advice?**

Equity Story does not earn any commission on the general advice being given, nor does it receive payment from any of the companies whose stocks are recommended as suitable for acquisition.

## **How does Equity Story manage potential conflicts of interest?**

Neither Equity Story nor any of its affiliates have any association or relationships with any product issuer that might be expected to be reasonably capable of influencing us in providing the financial services. However Equity Story and/or its directors, associates, employees or representatives may hold an interest in certain stocks recommended by Equity Story. These holdings are set out in each report, may change without notice and do not represent recommendations.

Equity Story may from time to time enter arrangements with providers of trade execution services and other service providers under which clients of Equity Story receive discounted brokerage rates or other special deals from the service provider. You acknowledge that these arrangements may terminate at any time and might not be replaced by arrangements with other service providers, and there is no guarantee that you will continue to receive discounted brokerage rates or other special deals under such arrangements.

## **What records do you maintain in relation to me and when can I inspect these records?**

We retain your name; address, phone and email address details. Subscription fees are obtained through external service provider PayPal, so we do not retain member credit card details.

We are committed to protecting the privacy of your personal information. Our privacy policy states how we manage personal information. You can obtain a copy through our website or by calling us.

We aim to ensure that the personal information we retain about you is complete, accurate and up-to-date. If you have any concerns about the completeness or accuracy of the information we have about you or you would like to access or amend your information, simply call us or send an email to [admin@equitystory.com.au](mailto:admin@equitystory.com.au).

## **Who can I complain to about the advisory service?**

If you have a complaint about the service provided to you, you should take the following steps:

Contact us and tell us about your complaint; If your complaint is not satisfactorily resolved within 7 days, please contact Equity Story's

Complaints Handling Officer on (02) 9960 4003 or put your complaint in writing and email it to us at [admin@equitystory.com.au](mailto:admin@equitystory.com.au). We will try to resolve your complaint quickly and fairly.

If you still do not obtain a satisfactory outcome, you have the right to complain to the Financial Ombudsman Service (FOS).

Phone: 1300 78 08 08

9am – 5pm AEST weekdays

Facsimile: 03 9613 7366

Online: <http://www.fos.org.au>

Post: GPO Box 3

Melbourne VIC 3001

We are a member of this complaints handling scheme.

The Australian Securities and Investments Commission also has a toll free information line on 1300 300 630 which you may use to make a complaint and obtain information about your rights.

## **What compensation arrangement do you have?**

We have professional indemnity insurance cover that satisfies the requirements for compensation arrangements under section 912B of the Corporations Act. Subject to its terms and conditions, the policy provides cover for civil liability resulting from claims for compensation made against us for financial services provided by us or our representatives. The policy covers financial services provided by our representatives while they are in our employ, even where that representative has subsequently left our employ.