



Financial Services Guide Effective date: 01 September 2018 Version 3

This Financial Services Guide (FSG) is provided to you by Goodments Pty Ltd ABN 76 617 000 138, registered office Level 6, 242 Commonwealth Street, Sydney, NSW 2010, Australian Financial Services Licence (AFSL) number 500 063 (Goodments, us, our). You may contact us as enquiries@goodments.com, or online at <http://goodments.com>.

This FSG replaces all previous versions, and our latest version is available from our website.

The purpose of this FSG

The purpose of this FSG is to inform you of the financial services that we are able to provide, and to assist you in deciding whether to use any of our services. It seeks to explain:

- Who we are and types of financial services and products we provide
- how you can instruct us;
- How we are paid, remuneration that may be paid to us, and other relevant persons in relation to the services offered;
- who we are and how to contact us;
- how we deal with customer complaints, and where you can go for further help;
- any potential conflicts of interest that we may have.

This FSG contains only general information about the services we offer. If you still have any questions after reading this FSG, please contact us. Our contact details are listed at the end of this document.

Who are we and what services do we provide?

Goodments is an investment research app that matches individuals to company information based on their environmental, social and ethical values. We do also provide information about the respective companies' financial performance; however, this is not a recommendation to invest, or an endorsement.

Goodments currently offers 3 core products:

- Research App
- Trading App
- Education App.

Goodments provides Eligible Customers with the ability to research stocks and to purchase selected stocks listed on United States stock exchanges, including parts (fractions) of whole shares through the Trader app.



Eligible Customer are those who

- possess the legal right and ability to enter into a legally binding agreement with us; and
- agree and warrant to use these Platforms in accordance with these Terms.
- are over the age of 18 to create a trading account.

We, act on your behalf when providing financial services to you. Neither we nor our licensee is a participant of a stock exchange.

With Goodments you are able to invest in US listed securities by way of funding your own cash account [CMA], via direct debit, or debit savings payment.

Should you wish to commence trading activities via Goodments you agree to commence the application process for a:

- DriveWealth, LLC US brokerage account; and
- Macquarie Bank Cash Management Account [CMA].

We have entered into an Introducing Broker Agreement with DriveWealth, LLC [DriveWealth].

DriveWealth provides execution and clearing services to the customer. Your identity will be disclosed to DriveWealth, so that DriveWealth can enter into a broking agreement with you.

All orders [both for whole shares and fractional shares] are executed at the National Best Bid or Offer as of the time of your order.

The Macquarie CMA is a personal cash account registered in your name.

All trade orders are based in USD. All funds are transferred internationally via Macquarie FX.

You will not be provided with any personal financial product advice as part of the Goodments process. Any advice we provide to you is general advice only and does not take into account your specific needs or objectives. All of our commentary, statements of opinion and recommendations in relation to financial products have been prepared without taking into account your personal objectives, financial situations or needs.

It is up to you to decide whether or not you want to use our services, and if you need assistance or advice in this regard, you should consult a suitably qualified financial adviser. You should consult a financial advisor if you have questions about any financial products. You can check whether a person is a licensed or authorised financial adviser by visiting the Australian Securities and Investments Commission at www.moneysmart.gov.au.

As we give general advice only, and not personal advice, we will not give you a Statement of Advice.

If we make any product available to you through our platform, we will also make the corresponding Product Disclosure Statement (PDS) available to you. The PDS will include any relevant terms, significant



risks and costs associated with the supply of that financial product so that you can make an informed decision as to whether to acquire a financial product.

The Financial Services we are authorised to provide

We are authorised to provide general financial product advice about securities. We are also authorised to deal in a financial product by arranging for another person to apply for, acquire, vary or dispose of financial products in respect of securities. Our authorisation applies to retail and wholesale clients.

In providing our service, other financial issues may arise, such as how to invest money, the most appropriate investments for you, and taxation issues. We are not authorised to provide advice relating to those financial issues, or any other financial services except those explained above. You should seek specific advice from the appropriate professionals if these issues are relevant to you.

How you may instruct us

You can get in touch with us through the contact details at the top of this FSG.

If you wish to execute a transaction, you can do so through our app. When you do this, you will be subject to our Terms and Conditions, which are available on our website

How we are paid

We aim to keep cost simple and transparent and we will update this FSG from time to time to reflect any changes in fees and chargers.

As at the date of this FSG, our platform access fees are \$15per month, or \$144 per year.

Subscriptions can be cancelled at any time. All subscriptions are managed as 'In App Payments' though your iTunes or Play Store account.

How do Goodments people and related third parties get paid?

Our directors and employees who provide the financial services described in this FSG are remunerated by way of salary and other employee benefits. They may also be eligible for a discretionary bonus, or with other monetary or non-monetary benefits. The value of any such bonus arrangement or benefit is unascertainable, and is structured in a way that avoids conflicts of interest. For example, the bonus may be linked to an innovative idea or positive customer compliments.

We may pay a referral fee or (with your consent) a percentage of your membership fee to third party referrers. The amount of any such payment is unascertainable.

We don't make payments to other parties, other than service providers for the supply of services to us.

You may request further details of the fees and benefits (including any commissions) that may be payable at any time by contacting us within a reasonable time after you are given (or access) this FSG and before we provide any financial services to you.

Platform and transaction fees

Fee Type	Trading	Notes
Subscription	\$15per month, or \$144 per year	
Brokerage	\$0 (no charge)	
Other trading fees	<p>Buy side fees: ADRs - \$0.01 - \$0.03 per share.</p> <p>Sell Side fees are: SEC Fee, of \$0.0013 per \$10,000 of sales proceeds, rounded to the nearest cent.</p> <p>TAF Fee (sell side only): \$0.000119 per share (maximum of \$5.95), rounded to the nearest cent.</p>	<p>American Depository Receipts (ADRs) (basically stocks in non-US companies that trade in the U.S) are subject to periodic fees that are intended to compensate the agent bank that is providing custodial services on behalf of the ADR. These fees are collected by the broker from its customers as pass-through fees, which mean they are levied on the holder of the ADR, i.e you as the investor. The amount of the ADR fee will tend to range from, the amount varying by ADR. Please refer to the prospectus for the ADR for information on the ADR Fee.</p> <p>When trading on the US share market there are regulatory fees when selling shares and are levied independent of your brokerage costs.</p>
Impact Fund Contribution <i>(Foreign Exchange [FX] Margin)</i>	With Goodments we do things differently so all of your 1% will contribute to the Goodments Impact Fund which funds charities supporting Community Development, Environmental and Animal Protection.	Most investment planforms charge you a fee called a 'spread' when they transfer money from one currency to another. This commonly ranges from 1.0% – 1.5% of the total funds transferred.
Payments	<p>Goodments Wallet - \$0 (no charge)</p> <p>Direct Debit - \$1 per transaction charged by payment provider</p> <p>Debit Card – 1% of transaction charged by payment provider</p>	<p>Cash Management Account (CMA) supported by Macquarie.</p> <p>*Any commissions paid are passed back to the customer</p>
USD to USD Transfers	\$0 (no charge)	
USD to AUD Transfers	\$0 (no charge)	



Other Administrative fees

Other administrative fees may be applied by Drive Wealth, our broker partner, on certain events. These events are ad hoc and must be via direct request to Goodments, or to DriveWealth. You will be notified of any fees before the request is complete.

Transfer Charges	Fee
ACAT Out (USA)	\$50.00 per Account
ACAT OUT (Intl.)	\$100.00 per Account
ACAT Incoming	Free
ACAT pass through fee	\$0.10 per position (inbound and outbound)
DWAC Transfer	\$75.00 per position
DTC Deliveries/ Receives	\$15.00 per position
DRS Transfer Incoming and Outgoing	\$50.00 per position
Miscellaneous Charges	
Returned Checks	\$20.00
Check Stop Payments	\$25.00
Overnight Check Delivery	\$20.00
Returned Wire Transfers (applies to attempted third-party wires)	\$25.00
1099 Request for Exempt Accounts	\$50.00
Tax Document Request (Fax and Regular Mail)	\$25.00
Physical Copy of Trade Confirmations	\$3.00 per confirmation
Physical Copy of Monthly Account Statements	\$5.00 per statement
Inactive Account Fee	\$12 fee assessed as of the date the Account is determined Inactive. \$1.00 per month assessed for each additional month the Account remains Inactive. (defined as an Account that has not initiated any trading activity during the prior twelve (12) month period)
Broker Assisted Trades (Phone Order)	\$10 per transaction
Withdrawal/ Administrative Request Charges	
Paper Check / e-check (USD)	\$3.00
ACH Transfer	\$0.25
Outgoing Domestic Wire Transfer	\$25.00
Outgoing International Wire Transfer	\$35.00
Miscellaneous Charges	
Returned ACH Fee	\$20.00 per ACH Failure
DriveWealth Tax Administrative Fee	\$0.50 per Account per annum

Failure to Settle

If you do not comply with the obligations set out in this Agreement or the Rules relating to a Transaction and make full payment or good delivery for your Transactions by the settlement date you authorise us, our directors and employees or agents (as your Agent) to:

- sell on your behalf any Securities that are the subject of the Confirmation, outstanding in your Account or in our control or possession at your risk and expense, including brokerage, stamp duty and other costs; and
- apply the proceeds to reduce your liability to us.
- Where we have incurred additional costs, we will either set off or direct debit funds from you or demand payment from you in writing.

Payment dishonours.

Payment dishonours incur a processing fee imposed by the payment facilitator and will be pass to the customer. Goodments reserves the right to block payment types should multiple dishonours occur.

Details of Associations or Relationships

Goodments has a contractual service provider relationship with Sustainalytics, Drive Wealth, Macquarie, and Assembly payments, all of whom provide services directly to you in order for you to access our services. These relationships in no way influence the provision of financial services by Goodments to you.

Sustainalytics produces much of the research data accessible from the Goodments platform. This is proprietary information, and must not be reproduced, used, disseminated, modified nor published in any manner without the express written consent of Sustainalytics. Nothing shall be construed as to make a representation or warranty, express or implied, regarding the advisability to invest in or include companies in investable universes and/or portfolios. The information is provided "as is" and, therefore Sustainalytics assumes no responsibility for errors or omissions. Sustainalytics accepts no liability for damage arising from the use of this publication or information contained herein in any manner whatsoever.

Complaints and Disputes

We hope you are happy with our service. However, if you're not, you may use our internal dispute resolution (IDR) process by emailing our "Complaints Officer" at enquiries@goodments.com. We will review and investigate all complaints. We will try to resolve your complaint quickly and fairly. If we don't resolve your complaint within five days, we will tell you in writing. After investigating your complaint, we will write to you explaining the resolution.

If your complaint has not been satisfactorily dealt with after 45 days, or you are unsatisfied with our investigation response, you may escalate your complaint to our external dispute resolution scheme, the Financial Ombudsman Service (FOS) in writing at GPO Box 3, Melbourne VIC 3001; by calling 1300 780 808; by fax at [03] 9613 6399 or via their website at www.fos.org.au.

You may also wish to contact ASIC to discuss your complaint or obtain information on ASIC's free call Infoline 1300 300 630.



Compensation Arrangements

Goodments holds Professional Indemnity Insurance cover for the activities conducted under its AFS Licence and continues to maintain Professional Indemnity Insurance that generally satisfies the requirements of s912B of the Corporations Act 2001 and Regulatory Guide RG126.

Privacy

The privacy of your information is very important to us. We have practices which include the secure storage of personal information and safeguards against the accidental release of personal information. You can obtain a copy of our Privacy Policy at www.goodments.com, or by emailing us.

If you are not satisfied with our response to your complaint with regards to our Privacy Policy, you can telephone the Commonwealth Privacy Commissioner's hotline on 1300 363 992.

Please retain this FSG for your reference and any future dealings with us.