



## Financial Services Guide Effective date: 01 July 2018

### Version 2

This Financial Services Guide (FSG) is provided to you by Goodments Pty Ltd ABN 76 617 000 138, registered office Level 2, 50 Bridge Street, Sydney 2000, Australian Financial Services Licence (AFSL) number 500 063 (Goodments, us, our). You may contact us as [enquiries@goodments.com](mailto: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:

- 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;
- what types of financial services and products we provide;
- how you can instruct us; and
- any potential conflicts of interest that we may have.

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.

### **How you may instruct us**

You may give us instructions through our application (should we make such functionality available), by email or via phone at our contact details in this FSG. We may require you to confirm verbal instructions in writing, and we may require you to identify yourself.

### **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. Past performance is also not necessarily indicative of future performance. We supply this information to you as a tool to help you make an informed investment decisions that align to your own values and expectations.

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Importantly: Any advice has been prepared without taking account of your objectives, financial situation or needs. Because of that, you should, before acting on the advice, consider the appropriateness of the advice, having regard to the client's objectives, financial situation and needs. If any advice relates to the acquisition, or possible acquisition, of a particular financial product, you should obtain a Product Disclosure Statement relating to the product and consider the Statement before making any decision about whether to acquire the product.

Goodments information matches are designed to be informational and educational, they are not personal investment advice.

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](http://www.moneysmart.gov.au).

Goodments subscribers can research over 3,000 companies from around the world, including companies listed on the following indexes:

MCSI World – a broad global index that is made up of ~2,500 companies in 46 developed and emerging markets;

ASX300 – The top 300 companies in Australia;

S&P500 – The top 500 US companies listed on the NYSE (New York Stock Exchange and the NASDAQ); and

FTSE 350 – The top 350 companies in the UK.

## **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.

## **Service costs**

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 \$6per month, or \$65 per year.

This fee is for full access to the Goodments research account but without the ability to buy and sell shares. This includes full access to the Goodments research matching software, access to research of over 3,000 international companies and the ability to open and manage a virtual portfolio which you can use for educational purposes. We also send our member customers notifications to help them

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stay up to date with changes in their tracked companies, updates as to what is going on in the community, and other news.

Subscriptions can be cancelled at any time. All subscriptions are managed as 'In App Payments' through 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.

## **Details of Associations or Relationships**

Goodments has a contractual service provider relationship with Sustainalytics 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](mailto: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](http://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](http://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.