



Financial Services Guide Effective date: November 2017

Goodments Pty Ltd (Goodments, us, our) ABN 76 617 000 138 operates under Australian Financial Services Licence (AFSL) number 500063.

This Financial Services Guide (FSG) is dated 1 November 2017 and is provided to you by Goodments to inform you of the financial services provided by us and to comply with our obligations AFSL.

Registered Office

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Contact

Website - <http://goodments.com>
Email - enquiries@goodments.com

What is a Financial Services Guide?

This FSG is an important document to help you understand and decide if you wish to use the financial services we are able to offer you.

It provides you with information about us, and the services we provide. Its purpose is to help you decide whether to use any financial service we offer and includes:

Who we are;

- How to contact us (see the top of this FSG);
- What financial services we are authorised to provide to you;
- The costs of any services we may provide to you;
- How we, our staff and any other relevant parties are paid and any remuneration that may be received by these parties;
- Any relationships we have with any other organisations affiliated with us or with product issuers, which might influence us in providing financial services to you;
- How complaints are addressed; and
- Our compensation arrangements.

What other disclosure documents and statements will I receive?

You will not be provided with any personal financial product advice as part of the Goodments process. The Goodments matches do not take into account your specific your personal objectives, financial situation, or needs and should not be considered as financial advice. All of our commentary,

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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 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.

You will not receive a Statement of Advice from Goodments.

Generally, where we arrange for the issue of a financial product to you, you will receive a Product Disclosure Statement (PDS) or other relevant disclosure documents that include information about the product so that you can make an informed decision whether to acquire the product. The PDS will include any relevant terms, significant risks and costs associated with the supply of that financial product.

Who are we and what services do we provide?

Goodments is an investment research app that matches individuals to a universe of shares based on their environmental, social and ethical values. In addition, we provide information about the companies and their financial performance. This is all designed to help individuals make an informed investment decisions that align to your own values and expectations.

Users can research over 3,000 companies from around the world. Goodments currently provides access to the shares from the following indexes;

- MCSI World – a broad global index that is made up of ~2,500 companies
- across 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
- FTSE 350 – The top 350 companies in the UK.

The Financial Services we are authorised to provide:

We are authorised to provide the following financial services:

(A) provide general financial product advice for the following classes of financial products:

(i) securities; and

(b) deal in a financial product by:

(i) arranging for another person to apply for, acquire, vary or dispose of financial products in respect of the following classes of financial products:



(A) securities;

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. As 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.

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.

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, these fees are as set out in the table below:

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

This provides full access to the Goodments research account but without the ability to buy and sell shares. This includes full access to the Goodments matching software, access to research of over 3,000 international companies and the ability to open and manage a virtual portfolio. Customers also get notifications to help stay up to date with changes in the companies you are tracking, as well as what's going on in the community, and news.

Subscriptions can be cancelled at any time. Simply send an email to enquiries@goodments.com and include your name, email address and/or telephone number.

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. Employees may also be rewarded by monetary and non-monetary benefits. It is not possible to determine in advance what (if any) additional benefits any employee will receive as these benefits are not generally attributed to any particular product or service they provide.

If you have been referred to us by another party, that other party, may receive an introductory fee and/or an ongoing commission on every transaction. This fee will only be paid to the referring party if authorised by you.



You may request further details of the fees and benefits (including any commissions) that may be payable at any time by contacting us.

Details of Associations or Relationships

Goodments has a relationship with Sustainalytics, Xignite 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 proprietary information may 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

If you are unhappy with our service and wish to make a complaint, Goodments has a formalised client complaint resolution procedure. All complaints are reviewed and investigated by the Chief Executive Officer and we advise you of the outcome by phone or in writing. The Chief Executive Officer can be contacted on by email to enquiries@goodments.com. If you make a complaint, our first response will be to contact you to discuss the complaint and to register a formal record of such complaint. We will try to resolve your complaint quickly and fairly.

If, despite our best efforts, you believe your complaint has not been satisfactorily dealt with or you are not satisfied with our response after 45 days, you may lodge a dispute with The Financial Ombudsman Service (FOS).

You can contact FOS by writing to:

Financial Ombudsman Service

GPO Box 3

Melbourne VIC 3001

Toll Free: 1300 780 808

Facsimile: [03] 9613 6399

Website: www.fos.org.au

You may also wish to contact ASIC to discuss your complaint and/ or your concerns. You can contact ASIC on its free call Infoline 1300 300 630.



Goodments is a member of the FOS dispute resolution service (License number FOS 39830). Should you wish to make a complaint or dispute, you can follow the process set by FOS.

<https://fos.org.au/resolving-disputes/before-you-lodge-a-dispute/>.

As a first step please contact us at enquiries@goodments.com

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.

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