

Financial Services Guide

Version 1.6, 1 September 2013

This Financial Services Guide (FSG), dated 1 August, 2012, is designed to assist you in deciding whether to use any of the financial services offer by Rivkin Securities Pty Ltd (AFSL 332802). Rivkin Securities may be referred to within this document by the registered trading names Rivkin, Rivkin Super or simply by the use of the words 'us, we or our.' Any Rivkin FSG dated prior to 1 August, 2012, is replaced by this document.

The purpose of the FSG is to explain:

- What type of advice you might receive from us;
- How you can give us instructions;
- The kinds of financial services that we provide and the financial products to which those services relate;
- Who we act for in providing financial services;
- Risks involved when using financial products and services;
- How we, our staff and other relevant persons are paid for the financial services offered;
- The associations or relationships between us and any related persons and issuers of financial products that might influence how we provide financial services;
- How complaints against us are dealt with; and
- Where to find Rivkin's Privacy Policy

What type of advice you might receive from us

We are licensed to offer general financial advice only. We do not provide, and are not licensed to provide, personal financial advice to our clients. Any general financial advice that we provide has been prepared without taking into account any of your personal investment objectives, financial situation or needs. Therefore, before acting on the advice, you should consider the appropriateness of the advice, having regard to your objectives, financial situation and needs.

There may be a product disclosure statement or prospectus, terms and conditions, an outline of fees as well as a document outlining specific risks for the securities and financial products discussed by our staff members or communicated via written, verbal or electronic means. The purpose of these documents is to provide you with information about the particular product to enable you to make an informed decision in relation to the acquisition of that product. You should obtain a copy of the product disclosure statement, prospectus or related product or service documents before making any decision about whether to acquire the security, product or service.

How you can give us instruction

We accept instructions from you in person, by telephone, facsimile, post or by email. If you are dealing securities or derivatives online using Rivkin, your instruction will be taken using an online third-party broking platform.

The kinds of financial services that we provide and the financial products to which those services relate

For retail and wholesale clients, we are authorised to carry on a financial services business to:

- **Provide general financial product advice on:** deposit and payment products; derivatives; interests in cash management trusts; foreign exchange contracts; and securities.



- **Deal in a financial product by:** issuing, applying for, acquiring, varying or disposing of a financial product in respect of derivatives; applying for, acquiring, varying or disposing of a financial product on behalf of another person in respect of basic deposit products and deposit products other than basic deposit products, derivatives, interests in cash management trusts, foreign exchange contracts; and securities.

Who we act for in providing financial services

We act for you on our own behalf when we provide the financial services detailed above and not as an agent or representative for anyone else.

Risks involved when using financial products and services

The securities and derivatives that Rivkin Securities is licensed to advise and deal in include: ASX-listed equities (or shares), exchange-traded options, warrants and contracts for difference (CFDs). All of these types of securities and derivatives carry financial risks.

Fully-paid ASX equities may lose up to 100% of their initial purchase value, or 100% of your initial investment. Certain types of ASX equities and ASX warrants can also carry a future liability, meaning you might be required to contribute future payments under the terms of the security being traded.

Certain exchange-traded options strategies can lose value by a sum greater than your initial investment. CFDs are considered risky products. Most CFD products are leveraged, meaning that your total trade exposure is greater than your initial investment. In most cases, your total trade exposure is many times greater than your initial investment. This means that you can lose more than your initial investment.

How we, our staff and other relevant persons are paid for the financial service offered

Rivkin Securities and its staff are remunerated in the following ways:

1. **Dealing:** Transactions in securities and derivatives such as shares and CFDs are conducted by our third-party broking partners. In most cases, these broking partners will rebate Rivkin Securities fees, interest, financing, spreads and commissions that are paid by Rivkin clients when dealing in securities and derivatives. For example, a Rivkin dealing client might purchase shares that incur a brokerage fee of \$20; up to 100% (or in this case \$20) of this fee may be rebated to Rivkin.
2. **Advice:** Clients gain access to general advice using Rivkin's Local and Global products. For this, a membership fee of \$37 per fortnight is charged per product. For example, a Rivkin Local client will pay \$37 per fortnight to access advice. A client who receives both Rivkin Local and Rivkin Global will pay \$74 per fortnight.
3. **Administration:** Rivkin Super clients pay establishment and ongoing fees in exchange for the setup and administration of self-managed superannuation funds. The minimum establishment fee is \$700 and the minimum ongoing fee is \$87 per fortnight. For example, a Rivkin Super client receiving a standard service might pay \$700 in establishment fees and then \$87 per fortnight for the life of the service.
4. **Deposit products:** Cash management accounts, cash management trusts and money market accounts associated with dealing and administration products and services may pay a rebate to Rivkin based on the client's cash deposit. For example, if a client deposits \$10,000 in an account to trade shares, the bank may pay Rivkin a percentage of the interest earned on that account of between 0 and 3%. On \$10,000 this would be \$300.00 on an annualised basis.



The associations or relationships between us and any related persons and issuers of financial products that might influence how we provide financial services

If a client is introduced to Rivkin Securities by an Australian Financial Services Licensee, Rivkin Securities may provide a one-off fee and/or percentage commission of client revenue to that licensee. This fee could be up to 50% of the commission paid. If the commission paid is \$100, the fee could be \$50.

If Rivkin Securities introduces a client to an Australian Financial Services Licensee, Rivkin Securities may receive a one-off fee and/or percentage of commission of client revenue from that licensee.

Employees

Our Advisors are remunerated on a base salary and may receive a discretionary bonus and other rewards for the financial services they provide and referrals they make. In addition, they can receive between 0% and 100% of all fees and charges generated from a client introduced by them to Rivkin Securities. The quantum of these additional payments will usually depend on the performance of employees against predetermined business objectives.

How complaints against us are dealt with

If you have a complaint or concern, you should contact us on + 61 2 8302 3650 or by email on concerns@rivkin.com.au. We will acknowledge receipt of the complaint and aim to respond to all matters within 30 days however we must give you a final response within 45 days of receiving your complaint. If your complaint or concern has not been resolved satisfactorily, you may wish to contact the independent industry arbiter, the Financial Ombudsman Service (FOS). The contact details for FOS are set out below.

Financial Ombudsman Service

GPO Box 3 MELBOURNE VIC 3002

Phone: 1300 78 08 08 Facsimile: (03) 9613 6399

Website: www.fos.org.au

Compensation arrangements/Professional indemnity insurance

Rivkin Securities has Professional Indemnity insurance in place, which Rivkin Securities considers is adequate to meet the requirements of Section 912B of the Corporations Act to support its obligations in relation to compensation. This includes conduct of current and former representatives and employees.

Privacy

For information of how we use and disclose your personal information, collected from you to ensure we are able to give you advice, please refer to our privacy policy on our website referred to below.

Contact details

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Double Bay, New South Wales 1360

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