INTRODUCTION

This Financial Services Guide (FSG) is dated 26 September 2018 and is designed to assist you in deciding whether to use any of the financial services offered by Crowdfunding AFSL Pty Ltd (Crowdfunding.com.au). Crowdfunding.com.au is licensed by ASIC to provide financial services (AFSL #509114).

PURPOSE OF THIS FSG

The FSG aims to define the role and responsibility of Crowdfunding.com.au when it provides retail clients with financial services described in this FSG. In particular, this FSG contains information about:

- documents that you should read in relation to offers available from us;
- the financial services we provide and the financial products to which those services relate;
- our contact details and how you may give us instructions;
- how we, our staff and other relevant persons are paid for the financial services offered as well as the associations or relationships between us and any related persons and issuers of financial products that might influence how we provide the financial services; and
- our complaints process which outlines how Crowdfunding.com.au deals with any complaints you may have about its services or products as well as providing key contact details to communicate a complaint.

OFFER DOCUMENTS

In deciding to invest in any crowd sourced equity funding offer (Offers), you must read the Offer Document and other supplementary documents relating to the offer in full.

If you are classified as a sophisticated investor, experienced investor or wholesale investor under s708, s761G or s761GA of the Corporations Act, you may be eligible to participate in offers that are only available to ‘wholesale clients’ as that term is defined under the Corporations Act.
Protections available to retail clients under the Corporations Act will not be available in respect of those Offers and the Offers will not be made under an Offer Document, prospectus or PDS.

CONTACT
You may contact Crowdfunding.com.au using the details below:

Crowdfunding AFSL Pty Ltd
PO Box 7170
Gold Coast MC QLD 9726

Postal address
Australia

ACN 625 510 652

Phone +61 7 5628 3242

Email info@crowdfunding.com.au


PRODUCTS AND SERVICES WE ARE LICENSED TO PROVIDE

Crowdfunding
Crowdfunding.com.au is licensed by ASIC to provide a “crowd-sourced equity funding” service in Australia. Crowdfunding.com.au provides an equity crowdfunding service, under which Issuers seek to raise capital through our Platform.

The terms under which Crowdfunding.com.au provides equity crowdfunding services are set out in:

- Terms of Use
- Privacy Policy

All of the above documents are available on the Crowdfunding.com.au website or upon request/application.

Types of Products
When we advertise an Offer, investors are applying for new fully-paid ordinary shares (ordinary shares) issued by companies (or other entities) who are eligible under the Corporations Act 2001 (Cth).
The name of the Issuer and the details of the offer are clearly displayed on the Crowdfunding.com.au website.

**Eligible Investors**

If the Issuer of the new securities is conducting the offer without an Offer Document, prospectus, PDS (or other offering document available to retail clients), this offer is only available to eligible investors under s708, s761G or s761GA of the Corporations Act.

You may be eligible to participate if you are deemed a sophisticated, professional or experienced investor under s708, s761G or s761GA of the Corporations Act. If so, you will need to undertake Crowdfunding.com.au’s investor onboarding process and will be asked to verify your investor status prior to investing through the Crowdfunding.com.au platform. Please check the Terms and Conditions of each offer as to whether you are eligible to participate. Crowdfunding.com.au reserves the right, in its sole discretion, to refuse registration, terminate or suspend any person's registration, or refuse to permit any person to invest in any Issuer.

**Gatekeeper Obligations**

As an AFSL holder, Crowdfunding.com.au has certain specific obligations that apply to its role as a Gatekeeper for the Platform. This includes performing due diligence checks before an Offer is published on the Platform.

**BENEFITS CROWDFUNDING.COM.AU MAY GIVE OR RECEIVE**

**Investor Fees**

Other than transaction costs or our costs in verifying your identity, Crowdfunding.com.au does not charge fees to investors that invest in or bid for financial products.
Success Fees

Crowdfunding.com.au may receive success fees, which are paid to Crowdfunding.com.au by the Issuer of the new securities upon successful completion of their offer. These fees are typically calculated as a percentage of the amount of new securities sold (i.e. based on the amount of new funds raised) via the Crowdfunding.com.au website.

Crowdfunding.com.au will earn and is entitled to retain any interest on application moneys deposited with Crowdfunding.com.au by clients. The amount paid to Crowdfunding.com.au by Issuers will vary from time to time. You may make a written request for the particulars of any remuneration, commission or benefits payable to Crowdfunding.com.au in respect of a particular product or service. This information will also be disclosed in the Offer and on the Offer page.

Crowdfunding.com.au employees, representatives and directors are remunerated by way of salary and other employee benefits. A discretionary cash bonus may be paid to employees and directors as part of their remuneration, based on their performance, and/or the performance of Crowdfunding.com.au as a whole. Crowdfunding.com.au employees, representatives and directors may receive commissions or benefits calculated by reference to the quantity or value of financial products they sell.

Referral programs

Crowdfunding.com.au may pay a commission, or other benefits, to third parties that introduce issuers or investors to the Platform. This may be a single once-off payment, a calculation based on a percentage of the success fee to be received by Crowdfunding.com.au, or a flat fee. You may make a written request for the particulars of any referral fees payable in respect of a particular offering.
HOW TO INVEST THROUGH CROWDFUNDING.COM.AU

Investment Process

1 Investors first apply to register and become a member of Crowdfunding.com.au including agreeing to the terms and conditions of using our website and platform.

2 Crowdfunding.com.au will then verify the identity of the applicant, provide the applicant with this Financial Services Guide and at its sole discretion choose whether or not to allow the applicant to become a member of its website and platform.

3 Once the applicant becomes a member they may apply to invest in crowd sourced equity funding offers which will only be made on the platform or through the application facility at www.crowdfunding.com.au.

4 To make an investment:
   a) the Investor selects the amount they wish to invest, provided that it is at least the minimum investment amount specified in the Offer;
   b) the Investor will be asked to pay the subscription amount by electronic funds transfer (EFT) and the Investor will be directed to a payment page which generates their unique reference code for their EFT payment.

5 The subscription amount will be held in our trust account until the application to invest in the company is approved by Crowdfunding.com.au or the Offer closes. If the Issuer reaches its target funding amount, Crowdfunding.com.au will transfer the subscription amounts from our trust account to the Issuer (without interest, and less any fees owing by the Issuer to us).

6 It is then the obligation of the Issuer to:
   a) issue the shares to the Investor; and
   b) provide the investor with evidence of the issue of shares information about how the investor can view the share registry.
7 If the Issuer does not reach its target funding amount, the subscription amounts will be returned in full to the Investors (without interest) within 14 days of Crowdfunding.com.au advising the Investors that the target funding amount was not reached.

8 For the avoidance of doubt, Crowdfunding.com.au advises that once it accepts an investment application from an investor all subscription amounts from a successful offer have been transferred to an Issuer it provides no representation, guarantee, warranty or otherwise that shares will be issued. This is the role of the Issuer.

Proceeds Handling

All investment amounts are held in our trust account with Commonwealth Bank until the company has successfully reached its fundraising target. Any interest earned on these funds will be retained by Crowdfunding.com.au in consideration of the costs associated with processing the transaction. Funds held in our trust account are acknowledged by Commonwealth Bank to be third party funds and will not be used to offset any amounts owed by Crowdfunding.com.au.

Cooling Off Rights

All investors who are not a sophisticated, professional or experienced investor under s708, s761G or s761GA of the Corporations Act, have the right to withdraw their application within 5 business days. Details of how to request a withdrawal of funds or exercise your cooling off rights are found on the Crowdfunding.com.au website and will be clearly displayed to you before you make an application to invest in an offer.

COMPLAINTS AND DISPUTE RESOLUTION

Crowdfunding.com.au is committed to providing clients with a high standard of service. We take complaints from clients very seriously and address them with appropriate care and attention.

Crowdfunding.com.au’s complaint handling procedure is set out below:

Step 1: Contact Crowdfunding.com.au
Your first point of contact for raising concerns or providing feedback is Crowdfund.com.au on +61 7 5628 3242 or info@crowdfunding.com.au. We aim to rectify most issues quickly and to your satisfaction.

**Step 2: Independent Dispute Resolution**

If you are not satisfied with the resolution offered by us, you can access our external dispute resolution scheme. Crowdfund.com.au is a member of the Australian Financial Complaints Authority (**AFCA**).

AFCA can be contacted on:
Australian Financial Complaints Authority
www.afca.org.au
Toll Free: 1800 931 678
GPO Box 3, Melbourne, VIC, 3001

**Compensation**

Crowdfund.com.au has professional indemnity insurance in place which satisfies the requirements for compensation arrangements pursuant to section 912B of the Act and ASIC policy guidance. This policy is subject to terms and exclusions and covers claims made against Crowdfund.com.au in relation to financial services provided by our current and former employees. Neither Crowdfund.com.au, nor any of its directors, authorised representatives, employees, or agents, makes any representation or warranty as to the reliability, accuracy, or completeness of any advice.