

FINANCIAL SERVICES GUIDE

Oli Capital Pty Ltd

ABN 88 627 780 590

Corporate Authorised Representative No. 001281917

Licensee: GIBXC Group Pty Ltd (AFSL No. 297499)

Date: 13 July 2021

1. ABOUT THIS FINANCIAL SERVICES GUIDE (FSG)

This Financial Services Guide (**FSG**) is dated 26 April 2021 and has been prepared and issued by Oli Capital Pty Ltd (ABN: 88 627 780 590) (**Oli Capital, we, us or our**). Oli Capital is a Corporate Authorised Representative of GIBXC Group Pty Ltd (ABN 79 115 459 124; AFSL No. 297499) (**Licensee**).

This FSG has been prepared to provide you with information about the financial products and services that we offer. The FSG is an important document and a regulatory requirement under the Corporations Act 2001 (Cth) (**Corporations Act**).

This FSG contains general information only. If you have further questions regarding this FSG please contact us. Our contact details are listed in Section 4 of this document.

Important general information contained within this FSG includes:

- Who we are and how you can contact us;
- The services and products we are authorised to provide to you;
- How we are remunerated for these services and the cost to you;
- Disclosure documents that you will receive;
- Who we act for and any potential conflicts of interest;
- Our internal and external dispute resolution processes; and
- How we handle your personal information.

2. WHO WE ARE AND THE SERVICES WE OFFER

Oli Capital is authorised under our Licensee's Australian Financial Services Licence (**AFSL**) to provide general financial product advice in relation to securities and derivatives to retail and wholesale clients.

Oli Capital's general advice is offered mainly through the following means:

- our own website (www.oliview.com.au), including both paid content (subscription services) and free content:
 - Oli Capital offers subscription services in relation to securities and derivatives to both retail and wholesale clients. If you would like to subscribe, you will be required to pay us a membership fee which is detailed in Section 8 below.
 - Once you have become a member of our subscription services, we will provide you with access to a range of research reports, market updates and market analysis.
- seminars, webinars and social media (including WeChat, YouTube and any other social media utilised by Oli Capital from time to time)
 - All general advice provided by Oli Capital via these channels is free of charge unless otherwise specified.

Oli Capital's website and social media may contain advertisements in the form of banners so that if a reader clicks, he/she may be referred to certain licensed product issuers' websites. Oli Capital may receive rebates if you sign up for an account with these product issuers – please refer to Section 8 for further information about the rebates we may receive.

Oli Capital does not provide any dealing services on behalf of the Licensee.

Please note that Oli Capital is also a Corporate Authorised Representative of Suanni Capital Pty Ltd (AFSL No. 508985) in relation to advisory and dealing services in respect of managed investment schemes in its capacity as the investment manager of selected wholesale managed investment schemes issued by Suanni Capital Pty Ltd. This FSG **does not** include information regarding Oli Capital's services under Suanni Capital Pty Ltd's AFSL. Please contact Oli Capital if you would like to receive further information.

3. OUR ADVICE POLICY

We do not provide personal advice.

We will only provide you with **general advice** about securities and derivatives. This advice does not take into account your specific financial situation, needs or objectives. Under the law regulating the provision of financial products and services, general advice and personal advice have special meanings and may differ from what you commonly understand. You should seek independent professional advice to determine whether the general advice we provide is appropriate for your circumstances.

We recommend you seek independent advice, read this FSG in its entirety, as well as any Product Disclosure Statement (**PDS**) and Terms and Conditions (**T&Cs**) issued by the relevant product issuer(s), to ensure that you fully understand the risks in light of your personal circumstances before making any investment decisions.

4. CONTACT DETAILS | HOW TO INSTRUCT US

Oli Capital Pty Ltd

Office Address: Civic Tower, Suite 1103, 66 Goulburn Street, Sydney NSW 2000

Postal Address: As above

Email: info@olicapital.com.au

Phone: (02) 8288 9086

Website: www.oliview.com.au

You may contact us via phone, in person or in writing by post or email. Our phone lines may be recorded in order to provide a record of communication between you and us.

Our services are predominantly provided through the means set out in Section 2 as well as via email and telephone. Our Client Agreement details the relevant terms governing our services, including our fees and termination arrangements.

Please note that Oli Capital is not authorised to accept instructions from you to deal in a financial product. Should you wish to act on the general advice provided by us, you should provide your instructions directly to the appropriately licensed product issuer and broker.

5. OTHER DOCUMENTATION YOU MAY RECEIVE

Aside from this FSG, if you decide to sign up for our subscription services, you will receive a copy of our Client Agreement. The FSG and Client Agreement are the only two legal documents issued by Oli Capital. On our website, you will have access to some of our policies

such as the Privacy Statement and the Website Terms and Conditions.

If you are seeking to acquire a specific financial product, you will receive disclosure documents, including a Product Disclosure Statement, from the relevant product issuer(s) or licensed brokers. These documents are not issued by Oli Capital. We recommend that you read and understand the contents of the disclosure documents before making any investment decision.

6. USING OUR SERVICES

If you wish to use the services offered by Oli Capital, please go to our website www.oliview.com.au, where you can access information for using our services.

7. THE RISKS OF PRODUCTS WE MAY ADVISE YOU ON

All of the products we provide general advice on involve risk. Investment in these products may result in losses of capital. The risks associated with the products are described in the relevant disclosure documents which will be provided to you by the product issuer.

8. FEES, COSTS, COMMISSION AND OTHER BENEFITS

Fees We Charge – Membership Fee

We charge a membership fee (“**Membership Fee**”) for our subscription services. Please refer to the table below for details of the Membership Fee:

Term of Membership	Membership Fee (exclusive of GST)
6 months	AUD450.00
12 months	AUD880.00
24 months	AUD1,620.00

The Membership Fee is payable upon signing up for our subscription services (this is generally completed online).

Rebates We Receive

If you sign up for any dealing or other financial services provided by product issuers or brokers promoted on our website or social media, we may receive a rebate from such product issuers or brokers. Any rebates or other remuneration we receive in this regard are included in the fees and commissions you pay to such provider. Whether or not we can receive the rebates, or any other remuneration, is subject to the conflicted remuneration rules – please refer to the Conflicted Remuneration section for further details.

Fees and Commission Paid to Third Parties

Where you have been referred to us by a third party, we may share a percentage of our revenue derived from you with the referring party subject to the conflicted remuneration rules.

Employee Remuneration

Our employees are remunerated by way of salary and other employee benefits. A discretionary cash bonus may be paid to employees as part of their remuneration, based on their individual

performance, the performance of their business unit and/or Oli Capital as a whole. In addition, our employees may also earn performance-based incentives and/or other monetary rewards, calculated by reference to predetermined business objectives that may include contribution to company profitability, client service, risk management and marketing.

Conflicted Remuneration

If any amounts we pay or receive from any third parties are considered “conflicted remuneration” under the Corporations Act, then they will only be made with your explicit consent and you are entitled to receive full details regarding such payment upon written request. You have a right to request further information in relation to the remuneration (from us or the product issuer), the range of amounts or rates of remuneration, and soft dollar benefits paid to or received by us and/or our representatives. You also have a right to withdraw your consent at any time.

If you are unsure whether these arrangements apply to you, please contact us.

9. CONFLICTS OF INTEREST

Oli Capital, its associates and/or other persons connected with Oli Capital may have an interest, relationship or arrangement that is material in relation to any products promoted by us. We may provide services to third parties whose interests may be in conflict or competition with your interests.

10. COMPENSATION INSURANCE

Oli Capital's financial services are covered by the professional indemnity insurance held by our Licensee, which satisfies the requirements for compensation arrangements pursuant to section 912B of the Corporations Act. This policy covers claims made against Oli Capital in relation to professional services provided by our representatives and employees.

11. PRIVACY POLICY

We will require you to provide personal information in the course of providing our services to you. Oli Capital collects, maintains, uses and discloses personal information in the manner described in our Privacy Policy.

12. COMPLAINTS AND DISPUTE RESOLUTION

We have an internal dispute resolution process in place to resolve any concerns or complaints you may have, quickly and fairly. Any concerns or complaints should be directed to the Compliance Officer either by email (info@oliview.com.au) or in writing to our postal address. Your written notice should specify the nature of the complaint, including all relevant details, as well as your desired outcome and how this may occur.

The Complaints Officer will, on receipt of your written notice:

- Provide a written acknowledgement of your complaint and indicate a timeframe in which Oli Capital will formally respond to your complaint;
- Consider and investigate the circumstances of your complaint, which may also involve communicating directly with you;
- Notify you in writing of our decision, including the reasons for the decision and any potential remedies, within forty-five (45) days from receipt of your complaint; and
- If your complaint is not resolved within forty-five (45) days, the Compliance Officer

will inform you in writing of the reasons for the delay.

Where you have any redress (financial or otherwise), we will provide that redress promptly. If the complaint can't be resolved to your satisfaction by Oli Capital through our internal dispute resolution process, you have the right to refer your complaint to the **Australian Financial Complaints Authority (AFCA)**.

AFCA is an independent and external dispute resolution scheme, of which our Licensee, GIBXC Group Pty Ltd, is a member. Our Licensee's membership number is 13519.

You may lodge your complaint with AFCA by sending the relevant information and documents to:

Australian Financial Complaints Authority (AFCA)

GPO Box 3

Melbourne VIC 3001

Email: info@afca.org.au

Phone: 1800 931 678

Website: www.afca.org.au

Before AFCA will deal with your complaint, you must have first lodged a formal complaint with us and given us time to investigate and resolve the dispute.