



ShareAnalysis Financial Services Guide

26 August 2019



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1. Issue Date

This Financial Services Guide ('FSG') was issued on 23 August 2019. It replaces all previous versions on and from this date.

2. Purpose and contents of this FSG

The purpose of this FSG is to help you make an informed decision about the services that we offer. The FSG is an important document and is designed to provide you with information regarding our services, to consider before deciding whether to use our financial services or products. The FSG is designed to provide you with an understanding of what to expect from our relationship.

This FSG provides information about:

- Who we are and how you can contact us;
- The financial services we are authorised to provide;
- How you can give us instructions;
- The costs of our services and how we and others are paid;
- Potential conflicts of interest;
- How we treat your privacy;
- What to do if you have a complaint; and
- Our compensation arrangements.

If you would like more information, please ask us.

3. Who we are

Welcome to ShareAnalysis.com, a powerful stock research platform for all types of investors ('ShareAnalysis').

The websites that form the network of ShareAnalysis sites are operated by Investar Research Pty Ltd (ABN 80 622 405 798) ('Investar', 'we', 'our' or 'us'), which is a corporate authorised representative ('CAR') (CAR No. 001277648) of Wealthtrac Pty Ltd (ABN 29 098 058 523) (Australian Financial Services Licence ('AFSL') No. 404335) ('Wealthtrac' or 'authorising licensee').

The content and distribution of this FSG is authorised by Wealthtrac. Wealthtrac and Investar are both wholly owned subsidiaries of Spitfire Corporation Ltd (ABN 38 602 654 964) ('Spitfire').

Investar is the provider of the services described in this FSG. This FSG is to be provided for the ShareAnalysis products and services as described in this FSG ('ShareAnalysis Service').

About ShareAnalysis

ShareAnalysis is a powerful stock research platform for all types of investors – from individual DIY investors, Self Managed Super Funds ('SMSFs') to professional investors and advisers.

ShareAnalysis was designed to save time on research and simplify share market investing by providing key financials and valuations that put a company into perspective – presenting concise detailed information about companies, their history and future potential into image-rich visuals.

The ShareAnalysis approach was created using academic research, testing the parameters of successful stock picking and reinventing what is delivered to you as a world first research tool for all investors. The application is automated and updated daily using information sourced from top-tier financial institutions bringing you online access 24/7, with knowledgeable local customer support.

Contact ShareAnalysis



1800 572 911



team@ShareAnalysis.com



www.ShareAnalysis.com



Level 28, 161 Castlereagh Street, Sydney NSW 2000



4. The financial services we are authorised to provide

Investar, as a CAR of Wealthtrac, is authorised to provide the following financial services to you:

- Provide general financial product advice for the following classes of financial products;
 - i. deposit and payment products including:
 - a. basic deposit products;
 - b. deposit products other than basic deposit products; and
 - c. non-cash payment products;
 - ii. debentures, stocks or bonds issued or proposed to be issued by a government;
 - iii. life products including:
 - a. investment life insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds; and
 - b. life risk insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds;
 - iv. interests in managed investment schemes including:
 - a. investor directed portfolio services; and
 - v. retirement savings accounts ("RSA") products (within the meaning of the Retirement Savings Account Act 1997);
 - vi. securities; and
 - vii. superannuation;

to retail and wholesale clients.

You cannot provide us with instructions to buy or sell financial products through the ShareAnalysis website.

For further information about the subscription services we provide, please visit our website (www.ShareAnalysis.com).

5. General Advice Warning

We do not directly provide you with personal financial product advice. Our website (and any other information we provide to you regarding our services) contains general information or general advice only, which does not take into account your individual objectives, financial situation or needs. Before acting or relying on the information contained on our website or in any of the documents relating to an investment service offered by us, you should consider the information provided in this FSG and obtain personal financial product advice from an appropriately licensed financial adviser to determine whether our products are suitable to you. If you have any doubts, ask your financial adviser.

You should not make decisions to buy or sell shares based solely on the information in ShareAnalysis. The content of ShareAnalysis does not purport to provide stock tips, recommendations or investment advice in any form and therefore should not be construed as a recommendation or offer to sell or to purchase any particular stock market investment. Investing in the stock market involves a degree of risk.

6. Other related disclosure documents

The Privacy Policy (which applies to Spitfire Corporation Ltd and its subsidiaries, including ShareAnalysis), the ShareAnalysis Terms and Conditions and any other relevant documents, can be found on www.ShareAnalysis.com.



7. Fees and other costs

Investar will be remunerated by fees paid by you for our services.

There are a number of plans available in order to use our services, which will be updated on our website from time to time.

As at the date of this FSG, our standard plans are as set out in the table below.

Monthly payment plan

12 month membership

AUD \$99/month*

Annual payment plan

12 month membership

AUD \$880.00/year*

*All fees inclusive of GST in Australia. Please refer to the ShareAnalysis Terms and Conditions for further information.

How we are remunerated

Neither Investar, or the authorising licensee have any association with any product issuer of financial products (that are displayed on the ShareAnalysis website) that could be expected to influence us in the provision of the financial services.

Commissions

We do not pay commissions to third parties.

8. Privacy

By completing the Application Form, you may be providing us with personal information. We may also collect your personal information to verify your identity as part of the application process.

Any personal information obtained is collected, stored and disclosed to any third parties in accordance with the Privacy Act 1988 (Cth), the Australian Privacy Principles ('APPs') and the Spitfire Privacy Policy.

A copy of our Privacy Policy can be found on our website www.ShareAnalysis.com.

9. How to make a complaint

How we deal with complaints

We take complaints seriously as they provide us with information on how we can best improve our services to you. We have an internal complaints handling policy that you can access free of charge.

Internal dispute resolution process

Should you wish to raise a complaint or query about the service provided to you please contact our Member Experience Team via our online contact form at www.ShareAnalysis.com or by calling 1800 572 911. We will endeavour to resolve your complaint or query as soon as possible.

If your complaint is not satisfactorily resolved within five days, please contact the Compliance Manager via email at notices@spitfire.io or by calling 1300 710 866 or by putting your complaint in writing and sending it to Wealthtrac (address found in the 'Contact Us' section below).

Your complaint must be finalised within 45 days of receipt of your complaint.

External dispute resolution process

Wealthtrac is a member of the Australian Financial Complaints Authority ('AFCA') (member number: 25111). AFCA is an independent external dispute resolution service established by the Federal Government, which deals with complaints from customers involving financial services and products. If an issue has not been resolved to your satisfaction, you can lodge a complaint with AFCA. This service is free of charge to you and AFCA can be contacted on:

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678

In writing to: Australian Financial Complaints Authority,
GPO Box 3, Melbourne VIC 3001



10. Other Information

Professional Indemnity Insurance

Wealthtrac and Investar have a professional indemnity insurance policy which satisfies the requirements for compensation arrangements set out under relevant provisions of the Corporations Act 2001 (Cth).

Record keeping

We are responsible for maintaining client records and will seek to ensure that comprehensive and accurate records of client profiles are properly maintained.

Your details

You must immediately let us know of any changes to your details, contact details, citizenship and/or tax residency.

11. Contact Us

Authorising AFS Licensee: Wealthtrac Pty Ltd

AFS License Number: 404335

Address: Level 28, 161 Castlereagh Street, Sydney, NSW 2000

ABN: 29 098 058 523

ACN: 098 058 523

Telephone: 1300 710 866

Email: notices@spitfire.io

Authorised Representative: Investar Research Pty Ltd

ASIC CAR No.: 001277648

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