

FINANCIAL SERVICES GUIDE

PRENZLER GROUP PTY LTD
ABN 77 621 100 730
Corporate Authorised Representative

of

BR SECURITIES AUSTRALIA PTY LTD
ABN 92 168 734 530
AFSL 456663

Effective Date: 1st November 2018

About Us

BR Securities Australia Pty Ltd (BR) is the holder of Australian Financial Services Licence ("AFSL") number 456663.

Prenzler Group Pty Ltd (Prenzler), is an Authorised Representative (number 1257636) of BR

This Financial Service Guide (FSG) is designed to assist you in deciding whether to use Prenzler's services and includes such things as

- who we are
- our services
- how we transact with you
- how we are paid, and
- complaint processes

Prenzler is the entity providing the AFSL authorized services to you as a retail client.

Prenzler is an independent private company.

BR is an independent private company owned by the directors of BR.

Contact Details, BR and Prenzler

Prenzler Office: Suite 8, 1297 Hay St., West Perth, WA, 6005.

Email: joel@prezlergroup.com.au

BR Office: Level 14, 344 Queen Street, Brisbane, QLD, 4000.

Web Page: <http://www.brsecuritiesaustralia.com.au>

What Financial Services are we authorised to provide to retail clients?

BR authorizes Prenzler to provide the following services to retail clients:

provide general financial product advice in relation to

- Securities,
- Basic deposit products,
- MIS including IDPS,
- Standard margin lending facilities.

arrange deals in relation to

- Securities
- Basic deposit products,
- MIS including IDPS,
- Standard margin lending facilities.

The distribution of this FSG by Prenzler is authorized by BR.

Prenzler's services will be offered under the Prenzler name.

Our general advice service

Please note that any advice given by Prenzler is general advice, as the information or advice given will not take into account your particular objectives, financial situation or needs. You should, before acting on the advice, consider the appropriateness of the advice, having regard to your objectives, financial situation and needs. If our advice relates to the acquisition, or possible acquisition, of a particular financial product you should read any relevant Product Disclosure Statement or like instrument.

As we only provide general advice we will not be providing a Statement of Advice.

We will provide you with recommendations on

- ASX listed investments whether equity, debt including hybrids, ETFs (exchange traded funds), warrants or equity options.
- over the counter, alternatively called unlisted, equity, debt including hybrids, funds, margin loans or term deposits.

Our dealing service

ASX listed investments:

Prenzler offers clients access to the ASX listed markets via 3rd party Market Participants (MP) we hire to provide such access.

Under our guidance our clients apply for an account with the MP directly filling in MP forms and supplying relevant identification. The MP will supply their own FSG when you apply for an account. All cash movements and settlements are handled by the MP independently of Prenzler.

Clients also fill in forms supplied by Prenzler. Prenzler interacts with both the MP and clients accessing the MP platform.

We act for our clients and we are not agents of the MP. We have hired the MP on a commercial basis. A client will interact with a Prenzler representative and be clients of Prenzler not the MP. A client will deal through Prenzler and the MP platform because they want access to Prenzler's recommendations on listed equity, debt, including hybrids, exchange traded funds and margin loan providers. Prenzler's representatives are also experienced wholesale market participants and continue to participate in the wholesale financial markets.

The two ways to deal are

- a) by an email or phone order to a Prenzler representative which will then be transacted into the MP platform.
- b) via an internet login to an MP platform directly by you.

Over the counter (OTC) investments

Prenzler will assist investors invest in over the counter equity, debt including hybrids, managed funds and term deposits we recommend using application forms supplied in the product disclosure documents and prospectuses.

Standard Margin Loans

Prenzler will assist investors set up with Standard Margin Loan providers

How are we paid?

ASX listed investments

Prenzler receives a share from the MP of the negotiated brokerage you are charged to trade subject to the conflicted remuneration laws. The brokerage you pay to the MP when transacting is all you pay, there are no other fees.

Any initial public offerings (IPO) or secondary raisings that Prenzler representatives distribute to you may, subject to the conflicted remuneration laws, earn fees for the BR representatives paid for by the issuers.

You will be informed about any potential fees we may receive prior to dealing. Prenzler's representatives receive a share, subject to the conflicted remuneration laws, of the brokerage, IPO and secondary raising fees, if any, that Prenzler receives from the MP.

Over the counter investments

We may charge you a negotiated fee for helping you assess and access over the counter investments. This fee will be offset against any fees we receive from the issuer as a result of your investment, subject to the conflicted remuneration laws, and which we will disclose to you prior to investing.

Standard Margin Loans

We may charge you a negotiated fee for arranging such a loan facility. This fee will be offset against any fees we receive from the issuer, subject to the conflicted remuneration laws, but we will disclose the nature of any such fee to you.

Associations and Relationships

BR, Prenzler, its directors and related parties have no associations or relationships with any product issuers other than when advising retail clients to invest in managed funds when the managers of these funds may also be clients of Prenzler. As such we may receive brokerage for our services of execution and advice from the same funds that we recommend.

Prenzler's representatives may from time to time deal in or otherwise have a financial interest in financial products recommended to you but any material ownership will be disclosed to you when relevant advice is provided.

Complaints

If you have a complaint about our service you should contact your representative and tell them about your complaint. The representative will follow BR's internal dispute resolution policy, which includes sending you a copy of the policy when required to. If you aren't satisfied with an outcome, you may contact AFCA, see below.

BR is a member of the Australian Financial Complaints Authority (AFCA). AFCA provide fair and independent financial services complaint resolution that is free to consumers.

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800931678 (free call)

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

Professional Indemnity Insurance

BR has in place Professional Indemnity Insurance which satisfies the requirements for compensation under s912B of the Corporations Act.