



FINANCIAL SERVICES GUIDE

GENERAL ADVICE ONLY Financial Service Guide:

No Personal Advice is Given, Please Contact Financial Advisors/Planners for Personal Advice and product suits your personal Situations and Circumstances-.

No Statement of Advice Given

Laverne Securities Pty Ltd (t/as) INVESTOR DESK

The Corporate Authorized Representative of Laverne Capital Pty Ltd (AFSL 482937)

CAR Number : 001269781
Licensee Details : Laverne Capital Pty Ltd
ABN Number : 34 629 216 477
AFSL No. : 482937
Principal Business Address : Suite 6/96-98 Wigram Street, Harris Park, NSW 2150
Phone : 1300 LAVERN (1300 528 376)
Email : vijay.raj@lavernecapital.com.au

Laverne Capital Pty Ltd AFSL 482937 authorizes the distribution of this FSG. This Financial Services Guide (**FSG**) is an important document to help you understand and decide if you wish to use the financial services, we are able to offer you.

General Advice only

Any advice given by Laverne Securities Pty Ltd is general advice only and does not take into account your specific needs or objectives. All of our commentary, statements of opinion and recommendations in relation to financial products have been prepared without taking into account your personal objectives, financial situations or needs. It is up to you to decide whether this is appropriate for you.

It provides you with information about Laverne Securities Pty Ltd (**Laverne Securities, us, our, we**) and the services we provide. Its purpose is to help you decide whether to use any financial service we offer and includes:

- ❖ Who we are and how we can be contacted.
- ❖ What financial services and products we are authorized to provide to you.
- ❖ The costs of any services we may provide to you.
- ❖ How we (and any other relevant parties) are paid and any remuneration we may receive.
- ❖ Any relationships we have with any other organizations affiliated with us or with product issuers, which might influence us in providing financial services to you.
- ❖ Who to contact if you have a complaint and how such complaints may be dealt with; and
- ❖ Our compensation arrangements.

About Corporate Authorized Representative (CAR)

Laverne Securities Pty Ltd is a Corporate Authorized Representative of Laverne Capital Pty Ltd the Corporate Authorized Representative Number is **001269781**

Laverne Securities Pty Ltd (t/as) INVESTOR DESK

Office Address: Suite 6/96-98 Wigram Street Harris Park NSW 2150

Phone Number: 1300 LAVERN (1300 528 376)

Email Id: vijay.raj@lavernecapital.com.au

What kinds of Financial Products Laverne Securities are authorized to provide to you?

Laverne Securities is authorized to offer the following financial services to retail and wholesale clients.

- ❖ Provide General Financial Product Advice and
- ❖ Deal in Financial Products

We are authorized to provide general financial product advice and deal in are:

- ❖ Interests in Managed Investment Schemes
- ❖ Securities

In providing our service, we strongly recommend you to take personal advice of Financial Planner or Investment advisors with regards to how to invest money and discuss your personal situations and circumstances. For tax related matters seek an advice of your accountants or taxation expert for the same.

About Laverne Capital Pty Ltd:

Laverne Capital Pty Ltd holds an Australian Financial Services License (**AFSL 482937**) and is authorized to provide financial services under this license.

Laverne Capital Pty Ltd ACN 609 554 485 (“Laverne Capital”, “we”, “our”, or “us”) is a financial planning and investment advisory firm specializing in listed securities and managed investments. Our advisors’ record of achievements and reliability is based on providing some of the best investment advice and service in Australia. We offer extensive skills which mirror the different needs of clients with great emphasis placed on research and quality service to support the advice and the financial product provided.

Collectively we can provide financial product advice, arrange, and deal in the financial product covering:

- ❖ Deposit & Payment Products
- ❖ Government Debentures, Stocks or Bonds
- ❖ Life Products
- ❖ Managed Investment Schemes
- ❖ Retirement Saving Account Products
- ❖ Securities
- ❖ Superannuation (Including SMSF)

Whilst we recommend the life insurance, superannuation or investment products generally, we do not consider whether it is appropriate for your personal objectives, financial situation or needs. As a result, you need to consider the appropriateness of any information or general advice we give you, having regard to your personal circumstances before buying. You need to read the PDS and

any other relevant policy documentation to determine if the product is right for you. If you require personal advice you need to obtain the services of a suitably qualified adviser.

Referral Partners:

Laverne may have an agreement with Financial Planners, Accountants and Mortgage Brokers as a Referral Partner and an ongoing Fees and Charges of 0-40% be paid based on relationship and volume of the business. **No Personal Advice be provided by Laverne Securities or its advisors.**

Intermediary of Finclear – Broker Dealer and Overseas Brokers for Execution of International Trades

Clearing and settlement of ASX transactions

Laverne Capital Pty Ltd also has an intermediary Agreement with **Finclear** and acts as an Intermediary to acts as a Brokers, Clearing and Settlement Agent for ASX. Laverne Securities has entered into a Consolidated Account Clearing Agreement with Finclear under which it will provide execution, clearing, and services to customers of Laverne Securities. Settlement and clearing of transactions executed by Laverne Securities through ASX is also undertaken by Laverne Securities.

Information and Research Subscriber Agreements Terms and Conditions:

Laverne Security is having an Information Subscription Services with regards to the following services available to the clients and it's a publication arrangement with range of consolidated information provided on one platform. The subscription is not a Financial Product and the specific terms and condition of subscription to be considered for the same.

The Subscription and information are provided as a General Advice only.

- ❖ Internal Research by Laverne Securities by Internal Research Team ASX, US, Emerging Markets, Global
- ❖ The Financial Standard Newspapers
- ❖ Newsletters, Articles, Stories, Stock Analysis, Research by Various Analyst
- ❖ Quarterly Industry Research and News
- ❖ Fund Managers Videos and Updates
- ❖ ASX And US Markets –Laverne LVC –Finclear Platform
- ❖ ASX- LVC Platform, Finclear –Laverne Securities
- ❖ US Securities: Finclear -Laverne
- ❖ NRI-Non-Residential Indian* only- BSE Bombay Stock Investments through Local BrokersLaverne Infotech Pty Ltd. Each Investment Platform and Services will be having its own individual terms and conditions, Fees and Charges, Regulations Accordingly.

- ❖ **Information and Research Services** –Terms and Conditions and Financial Services Guide of Laverne Capital. Laverne Securities has its own Research methodology, with regards to the rating and is confirmed by the team for long term Strategic rating of the concern security as Investment for Portfolio's with High Growth Risk Profile. The estimates change with time and are for model portfolio construction only considering the Financial Planners Perspective as compared to Research Estimates.

- ❖ **Investment Platform for Securities Trade:** Finclear (Laverne), a Product Disclosure Statement and their respective terms and conditions be provided. Research may be provided by the respective providers.
- ❖ **For overseas and Indian Equity-** An Indian SEBI Registered Stockbroker-Fintso (India) and its advisors or Authorized Representatives will be used for the execution of the trade. NRI (Non-Resident Indian), meaning as per Securities and Exchange Board of India: A person of Indian origin whose parents or grandparents are of Indian origin can only open the accounts. A related bank accounts. Also, as the currency will be traded in local currency there is a forex element. LVC Money is an agency to facilitate the Money Exchange which is a related entity, and the basis is to decrease the cost of forex transactions.

Product Disclosure Statements

Product Disclosure Statement issued by the product provider containing information you would reasonably require making a decision about whether to acquire the financial product. The PDS will disclose details of any fees and charges payable for that product.

Finclear -Laverne PDS.

Laverne Infotech Pty Ltd Acting as Broker for NRI investment in BSE and NSE India. A full disclosure and agreement including AML CTF, Fees and Charges be disclosed.

Privacy, Data Protection and AML/CTF Act compliance

We have an obligation under the Anti-Money Laundering and Counter Terrorism Finance Act to verify your identity and the source of any funds. This means that we will ask you to present identification documents such as passports and driver's license. We will also retain copies of this information. We assure you that this information will be held securely.

[PrivacyPolicy \(http://www.Laverneinvesting.com.au/privacy-policy/\)](http://www.Laverneinvesting.com.au/privacy-policy/)

You may request further details of the fees and benefits (including any commissions) that may be payable at any time by contacting Laverne via email or phone.

How may you provide instructions to us?

If you wish to execute the method by which Finclear will accept your instructions is subject to the terms and conditions of trading with Providers (accessible from the Provider's website). Services Providers will not accept instructions from you to execute transactions on your behalf that are received by e-mail or post. Should you wish to contact us for reasons other than the execution of a transaction on your behalf, you may also contact us on or write to us at:

Telephone: 1300 LAVERN (1300 528 376)

www.investordesk.com.au

Laverne Securities Pty Ltd t/as INVESTOR DESK

Suite 6/96-98 Wigram Street, Harris Park NSW 2150

Email: supportnri@investordesk.com.au

How are Laverne Securities paid?

- Annual Subscription Charges for the Services of Information and Research from 350 to 950 depending upon the Subscription Selected.
- The Platform Services Fees for trading of Securities will be charged by the respective brokers and paid back to Laverne Securities as an intermediately. This may be 0-10 Dollars/Transactions.
- LVC Finclear: Domestic and International Markets: \$14-\$20 Per Transactions:
- Indian Overseas Brokers: Usually 0-1 % of the Value of the Trades: (ONLY NRI*)
- Laverne Infotech Pty Ltd- Brokers Representative in India-SEBI Registered Fintso-Capital
- Overseas Markets may have Forex Elements and as the money to be transferred in the local currency.
- Laverne Security may receive 0-30% of the Fees and Charges from the service providers.
- Services Providers will be giving their own Fees and Charges be paid directly accordingly and may be written in the PDS or Similar Documents. Related Agreement be done with each providers including AML CTF, Fees and Charges etc.

What should I do if I have a complaint?

We are committed to providing quality advice to our clients. This commitment extends to providing accessible complaint resolution mechanisms for our clients. If you have any complaint about the service provided to you, you should take the following steps:

1. Contact Laverne Securities Immediately-Coordinator:
Pooja Tahiliani-1300 LAVERN (1300 528 376)
2. If your complaint is not satisfactorily resolved within 7 days please contact **Laverne Capital Pty Ltd** and put it in writing to **Laverne Capital Pty Ltd** Suite 6/96-98 Wigram Street, Harris Park NSW 2150 via phone no 0425 308 313 email: vijay.raj@lavernecapital.com.au
3. If we cannot reach a satisfactory resolution within a further 45 days you can send your complaint to AFCA – Association Financial Complaints Authorities at GPO Box 3 Melbourne, VIC 3001. Their free call number is 1800 931 678. The Australian Securities and Investments Commission, (ASIC), also has a free call info line on 1300 300 630 which you may use to make a complaint or obtain information about your rights.