Financial Services Guide

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What is a Financial Services Guide?
This Financial Services Guide ('FSG') helps you understand and decide if you wish to use the financial services, we are able to offer you.

WenVest Funds Management Pty Ltd | ABN 71 164 818 080 | AFSL no. 444731 and its employees (including any employees of a related body corporate) are collectively referred to as "the Licensee, us, we, our" throughout this FSG.

This FSG is not intended for wholesale clients as defined by the Corporations Act 2001 (Cth) and sets out the retail financial services we provide. It tells you:

- who we are and how we can be contacted;
- what services and products we are authorised to provide to you;
- how we (and any other relevant parties) are paid; and
- how we deal with complaints.

We provide general financial product advice only. This is where we may express an opinion or recommendation influencing you in making a decision in relation to a financial product, but where we HAVE NOT considered your personal objectives, financial situation or needs. We do not provide personal advice. When we provide you with general advice, we will provide you with a warning that the advice may not be appropriate to your needs, financial situation or objectives. Additionally, if we refer to specific products, we will provide you with access to an applicable Target Market Determination (TMD) and Product Disclosure Statement ('PDS') (if one is available) which you should read before making a decision that the product is right for you.

A TMD, prepared by an issuer of a retail financial product, describes who a product is appropriate for (target market). A PDS, also prepared by an issuer of a retail financial product contains information about the product to assist you in making an informed decision about the financial product. It will outline relevant terms, significant risks, and fees and charges associated with the product.

Please retain this FSG for your reference and any future dealings with us.

Who will be providing the financial services to you?
The Licensee
The Licensee is the authorising licensee for the financial services provided to you and is responsible for those services and is the providing entity.
The Licensee authorises, and is also responsible for, the content and distribution of this FSG.

The Licensee's contact details are as follows:
Licensee name: WenVest Funds Management Pty Ltd
AFSL number: 444731
Address: 526/368 Sussex St, Sydney NSW 2000
Website: www.wenvest.com.au
Phone: +61 2 9000 1550
Email: compliance@wenvest.com.au
The Licensee acts on your behalf when we provide financial services to you.

What services and products are we authorised to provide to you?
We are authorised to provide general financial product advice in relation to the following financial products:

- Basic and non-basic deposit products
- Govt Debentures, stocks or bonds
- Derivatives
- Foreign Exchange Contracts
- MIS' excl. IDPS'
- Standard margin lending products
- Securities, which include bonds and debentures

Deal in a financial product by issuing, apply for, acquire, vary or dispose of a financial product:

- Derivatives

Deal in a financial product by applying for, acquiring, varying or disposing of a financial product on your behalf:

- Basic and non-basic deposit products
- Government debentures, stocks or bonds
- Derivatives
- Foreign exchange contracts
- Managed investment schemes excluding IDPS
- Securities

Arrange for another person to issue, apply for, acquire, vary or dispose of a financial product:

- Managed investment schemes excluding IDPS
- Standard margin lending facilities

Provide custodial or depository services.
We are authorised to provide these services and products to both retail and wholesale clients.

In providing our services, other financial matters may arise, however, we are not authorised to assist with any financial products and services except those explained above. You should seek specific advice from the appropriate professionals on other matters relevant to you.

What fees and or commissions are payable to us?
Fees for providing you with our services are received by the Licensee. All fees described in this FSG include any applicable GST.
Our fees are generally transaction based - for example, a brokerage fee charged on a transaction we execute on your behalf. We charge a commission on a transactional basis at rates varying from 0.30% to 5.00% (minimum $132) of the value of the trade, per side. E.g. a $5,000 share parcel will be charged brokerage of $132. Exchange-traded options are charged at $0.75 to $15.00 per contract per side, and futures at $3.00 to $25.00 per contract per side. E.g. 10 option contracts will be charged between $7.50 and $150.00 per side, and 5 futures contracts between $15.00 and $125.00 per side. Exchange, clearing, regulatory and other third-party charges are passed through to you at cost and are additional to the fees above. We will agree our fees with you before we provide you with services, and we will tell you the amount, or the manner in which it is calculated, before or at the time the service is provided.

Service fees
We will discuss and agree our fee structure with you before we provide you with services.
Commissions
If you take out a financial product through us, the Licensee may receive payments in the form of initial and/or ongoing commissions from the financial product providers. These commissions range from 0% to 1.00% per annum of the amount invested. E.g. if you invest $50,000 in a product paying us an ongoing commission of 1.00% per annum, we would receive $500 per annum.
Where this occurs, those commissions are included in the fees, premiums or interest rate you pay for the product and are not an additional cost to you.
We do not receive, and will not accept, any commission or other benefit for arranging a margin lending facility for you.

Trailing commission
We may also receive trailing commissions from external providers for such things as cash management accounts, all of which will be disclosed to you prior to the implementation of those services or financial products once they are known. These range from 0% to 1.00% per annum of the balance or amount invested. E.g. on a $50,000 cash management account balance paying us a trailing commission of 1.00% per annum, we would receive $500 per annum.

Reporting and other Platforms
If you select a third-party service through one of our platforms - for example, a live market data feed - we may deduct the cost of that service from your nominated account or funds and pay it to the provider on your behalf. We will tell you the amount before we do so.
Outsourcing
We have engaged Interactive Brokers Australia Pty Ltd (ABN 98 166 929 568, AFSL 453554) to provide execution and clearing services for transactions in securities, exchange-traded options, futures and foreign exchange contracts, settlement services for transactions executed on your behalf, and safekeeping and administration of the assets and money held in connection with your account.
We hold accounts with Interactive Brokers Australia Pty Ltd as an intermediary on behalf of our clients. You do not enter into a separate client agreement with Interactive Brokers, and you do not hold an individual Holder

Identification Number (HIN). Your holdings are held within an omnibus custodial and nominee structure, with your beneficial ownership recorded in our records at all times and reported to you in your account statements.
Orders are executed on the venues enabled on our platform, which may include ASX, NYSE, NASDAQ, LSE, Euronext, Deutsche Boerse (Xetra), TSX, HKEX, SGX and JPX, and futures venues including CME, ICE and Eurex. We may appoint additional or replacement execution, clearing or custody providers, and where we do we will update this Financial Services Guide.

How are we and third parties remunerated?
The Licensee's director is engaged on a contract basis and invoices the Licensee monthly for director's fees and responsible manager services. The Licensee's director is not remunerated by commission and does not receive a bonus linked to the financial services provided to you.
The Licensee's shareholders (including any shareholders of a related body corporate) will also receive a benefit based on the Licensee's ongoing company performance.

You may request more details about the way these people or entities are remunerated within a reasonable time after receiving this document and before any financial services are given to you.

By using or continuing to use our services, you agree that:

1. All fees and charges received by us as described in this FSG (other than third party fees and charges) are a benefit given to us by you, in exchange for the services provided by us.
2. We do not charge asset-based fees where you are investing using borrowed money.
3. You understand, consent to, authorise and direct us to charge you in this way.

What arrangements may influence our general advice to you?
We do not have any association or relationship with the issuer of any financial product that might reasonably be expected to be capable of influencing us in providing general advice to you.

What should you do if you have a complaint?
If you have a complaint, you can contact us and discuss your complaint.
Please contact the Complaints Manager of our Licensee using any of the contact details at the start of this FSG. We will try and resolve your complaint quickly, fairly and within prescribed timeframes.
If the complaint cannot be resolved to your satisfaction within 30 days, you have the right to refer the matter to the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website:	www.afca.org.au
Email:	info@afca.org.au
Telephone:	1800 931 678 (free call)
In writing to:	Australian Financial Complaints Authority GPO Box 3, Melbourne VIC 3001

Compensation arrangements
We have arrangements in place to maintain adequate professional indemnity insurance as required by s912B of the Act. This insurance provides cover for claims made against us and our representatives, including claims in relation to the conduct of representatives who no longer work for us, but who did so at the time of the relevant conduct.