

YourShare Financial Services Pty Ltd - Financial Services Guide

1st March 2014

Contents

[Who is YourShare](#)

[Our Services](#)

[How Can You Deal With Us](#)

[Fees, Commissions And Other Benefits Received By YourShare](#)

[Important Associations](#)

[Our Professional Indemnity Insurance](#)

[Complaints And Dispute Resolution](#)

[Your Privacy](#)

[Contacts Details](#)

[Authorising Licensee](#)

[Changes To This FSG](#)

[Click here to download a printed version of this page.](#)

The YourShare website and services are non-advisory services. YourShare does not make any recommendations or endorsements of financial products or their suitability to the individual.

This Financial Services Guide (“FSG”) is an important document and is designed to assist you in deciding to use the services of YourShare Financial Services Pty Ltd (“YourShare”). Within this FSG is information about the services we offer, who we are, how we are remunerated, how complaints are dealt with, and how to contact us.

In addition to this FSG, you may also receive a Product Disclosure Statement (PDS) when you acquire a financial product. The PDS sets out the costs, benefits and significant risks of the product, and should assist you in deciding whether to acquire the product.

This FSG has been authorised for distribution by Ziel Two Pty Ltd.

1. Who Is YourShare

YourShare is an independently owned financial services business. We have been appointed as an Authorised Representative (AR Number 309028) of Ziel Two Pty Ltd, (AFSL No. 334107), Ph: 02 4858 0384. with authority to provide financial product advice on and deal in deposit products, non-cash payment products, general insurance products, debentures, stocks or bonds issued by a government, investment life and life risk insurance, interests in managed investment schemes (including investor directed portfolio services), retirement savings accounts, superannuation and securities.

YourShare act on your behalf to assist you with acquiring financial products, and not on behalf of the product issuers.

2. Our Services

YourShare provides a web-based service to allow you to acquire, nominate, access and manage your investments and other financial products by establishing an online account with YourShare. We may provide you with limited general advice in the provision of our services, but we do not provide a

personal advice service. We can refer you to appropriately authorised and qualified financial planners or insurance brokers if you require this service.

Our service works for new and existing financial and credit products including;

-
- Managed funds
 - Superannuation
 - Pensions & Annuities
 - Master trusts & Wrap a/c's
 - Real estate commissions
 - Agribusiness investments
 - Cash Management Trusts
 - Capital protected & structured products
 - Share trading accounts
 - Personal Insurances
 - Life insurance
 - Income protection
 - TPD insurance
 - Disability insurance
 - General insurances
 - Home and Contents
 - Motor vehicle
 - CTP green slips
 - Travel insurance
 - Landlords insurance
 - Health Insurance
 - Finance
 - Home loans
 - Margin loans
 - Investment mortgages
 - Reverse mortgages
 - Personal loans
 - Debt consolidation
 - Business loans
 - Investment loans
 - Commercial lending
 - Equipment financing
 - Debtor financing
 - and many more...

3. How can you deal with us?

You can deal with us by phone, fax or email. When your personal details change you will need to notify each product provider of your new contact details. For our records you can update your details via our website or by calling us.

4. Fees, Commissions And Other Benefits Received By YourShare

Ziel Two receives a commission from the product issuer when you acquire or nominate a financial product (but not a mortgage, loan or other finance) through the YourShare website. Depending on the product, this commission may be an upfront commission paid once when you first acquire the financial product, or a trail commission, paid annually at each anniversary of the date you acquired the financial product, or both. All commissions are calculated as a percentage of the price you pay to acquire the financial product.

Types of Commission

As a general guide, YourShare receives the following commission types in respect of the listed products:

- Managed funds, Superannuation and Pensions – upfront commission when you first acquire the product of 0% - 5% and trail commission of 0% - 0.7% paid annually;

- Master trust and Wrap accounts – upfront commission when you first acquire the product of 0% - 5% and trail commission of 0% - 0.7% paid annually;
- Agribusiness funds and structured products – an initial commission of 0% - 5% and trail commission of 0% - 0.7%
- Life, TPD, Trauma, Income protection insurance – upfront commission when you first acquire the product of 0% - 130% and trail commissions of 0% - 25%;
- General Insurance Policies (Home and Contents Insurance, Car Insurance & CTP green slips, Landlords Insurance and Travel insurance) – Upfront commissions only when you purchase the policy of 0% -20% and each year on renewal of 0% - 20%
- Home loans and margin loans – upfront commission when you first acquire the product of 0% - 1% and trail commissions of 0% - 0.35%

Further information about the actual commission payable to Ziel Two can be provided upon request.

YourShare pays to Ziel Two 10% in respect of the support Ziel Two provides to YourShare under the Ziel Two licence.

We do not charge you a fee for the use of the website. You may request details of the commission or other benefits we receive within a reasonable time after you receive this FSG, but before YourShare provides any financial service to you.

Ziel Two will not receive any commission for any of the following products acquired by retail clients from 1 July 2014:

- Superannuation and Pension products;
- Master trust and Wrap accounts; and
- Agribusiness funds and structured products.

Ziel Two may receive commissions for certain managed fund products where the client had an interest in the managed fund prior to 1 July 2014.

Full details of the terms and conditions governing the commissions may be found in the Terms and Conditions on our website, which you can access [here](#)

5. Important Associations

Our directors are also directors of Ziel Two. Ziel Two does not have any associations with any product providers other than providers whose products Ziel Two distributes, as disclosed on our website.

6. Our professional indemnity insurance

Ziel Two has professional indemnity insurance in place which covers us for any errors or mistakes relating to our financial services. This insurance meets the requirements of section 912B of the Corporations Act and covers the services we provide even after we cease to be an authorised representative of our licensee provided we notify the insurer of the claim when it arises and this is done within the relevant policy period.

7. Complaints And Dispute Resolution

Customer satisfaction is a priority at YourShare. If you have a complaint, please contact us directly on 1300 554 774, and we will endeavour to resolve your complaint as quickly as possible. We value our customers greatly, and believe that the best type of business is repeat business generated by happy customers and referrals.

If your complaint is not resolved to your satisfaction, please put your complaint in writing to us at our head office at GPO Box 394, Sydney, NSW, 2001, and mark to the attention of the YourShare Customer Relations department.

Lastly if you have not received a satisfactory response from YourShare within 45 days of the date of your written complaint, Ziel Two is a member of the Financial Ombudsman Service (FOS), an external dispute resolution scheme. You can access this scheme for free and any decision they make is binding on us but not on you. You can lodge a dispute on their website at www.fos.org.au or you can call them on 1300 780 808.

8. Your Privacy

YourShare value your privacy as much as you do. YourShare uses the information you provide to allow you to access and manage your investments and other financial products and other purposes set out in our Privacy Policy. If the personal information you provide is incomplete or inaccurate, we may not be able to provide you with the services you seek. All information you provide is held in strictest confidence. YourShare only provides this information to the product issuers of the products you wish to acquire. We do not trade, rent or sell your information. You can check the information we hold about you at any time. We store your personal information in Australia and are not likely to disclose it overseas.

To read the complete YourShare Privacy Policy, please go to www>YourShare.com.au. It contains details of how you can access and ask for correction of your personal information, and how you can complain about privacy-related matters.

9. Contact Details

YourShare

Phone: Call YourShare on 1300 554 774. Monday to Friday 8:00am – 6:00pm AEST

Fax: Fax YourShare on 1300 553 443

Post: Write to YourShare at GPO Box 394, Sydney, NSW, 2001

Send an email to customer.service@YourShare.com.au

10. Authorising Licensee

Ziel Two Pty Ltd

AFSL: 334107

ABN: 81 119 670 334

Address: GPO Box 394 ,Sydney, NSW 2001

Phone: 1300 554 774

11. Changes to this FSG



Unless you advise us otherwise, any updates or other changes to this FSG will be notified to you by us sending an email containing a hyperlink to the revised FSG. You may notify us at any time that you wish to receive an email or hard copy of any revised FSG in the future.