

# Financial Services Guide (FSG)

This Financial Services Guide (FSG) was prepared by Microequities Asset Management Group Limited - updated March 9, 2018

## What is a Financial Services Guide (FSG)?

This FSG is designed to provide you with important information prior to subscribing or purchasing our information, investment research and other financial services. If you need any more information than is contained in this document, please contact us. You have the right to ask us about our charges, the type of advice we will provide you, and what you can do if you have a complaint about our services.

Please keep this FSG for future reference. Should you lose it, a copy is available from us on request, or can be downloaded from our website at [www.microequities.com.au](http://www.microequities.com.au). If you do not understand anything in it, or require more information, please feel free to contact us on **(02) 9009 2900**.

This Financial Services Guide (FSG) is one of four documents you may be provided by an organisation which holds an Australian Financial Services Licence (AFSL).

The other documents are:

A Statement of Advice (SOA) which is provided whenever you are provided with any personal advice, which takes into account your objectives, financial situation and needs. The Statement of Advice will contain the advice, the basis on which it is given and information about fees, commissions and associations which may have influenced the provision of the advice.

A Product Disclosure Statement (PDS) is provided in the event you make a decision to acquire a particular financial product other than securities. This document must contain information about the particular product, which will enable you to make an informed decision in relation to the purchase of that product.

An Information Memorandum (IM) is provided in the event you are eligible under the Corporations Act 2001 Sections 761G and 761GA and make a decision to acquire a particular financial product other than securities. This document must contain information about the particular product, which will enable you to make an informed decision in relation to the purchase of that product.

The IM contains information about the particular financial product to assist you in making an informed decision about that product.

We highly recommend you consult with a licensed financial adviser before making an investment decision.

**Important: Microequities only provides general securities advice.** Therefore, we will only be providing you with an FSG and not a PDS. If you are eligible under the Corporation Act 2001 Sections 761G and 761GA you will be provided with an Information Memorandum.

## Who are we, and how can we be contacted?

Our company name is Microequities Asset Management Group Limited ACN: 110777056 (“Microequities”, “Microequities Asset Management”, “we”, “us”, “our”). We are a holder of an Australian Financial Services Licence, number 287526.

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Phone: (02) 9009 2900  
Fax: (02) 9475 1156  
Email: [invest@microequities.com.au](mailto:invest@microequities.com.au)  
[www.microequities.com.au](http://www.microequities.com.au)

## What kinds of financial services are we authorised to provide you?

Microequities are licensed to carry on a financial services business to:

(a) provide general financial product advice for the following classes of financial products:

(i) interests in managed investment schemes limited to:

(A) own managed investment scheme only; and

(ii) securities;

(b) deal in a financial product by:

(i) issuing, applying for, acquiring, varying or disposing of a financial product in respect of the following classes of financial products:

(A) interests in managed investment schemes limited

to:

(1) own managed investment scheme only; and

(ii) applying for, acquiring, varying or disposing of a financial product on behalf of another person

in respect of the following classes of products:

(A) deposit and payment products limited to:

(1) basic deposit products;

(B) interests in managed investment schemes limited to:

(1) own managed investment scheme only; and

(C) securities; and

(c) provide the following custodial or depository services:

(i) operate custodial or depository services other than investor directed portfolio services; to retail and wholesale clients.

We currently provide advice through our newsletter publication and our website. We do not provide any facilities for buying or selling securities.

**Please note** that all our publications provide general advice only. This is an important consideration and means that the advice has not been prepared by taking into account the particular investment objectives, financial situation and particular needs of any individual investors. It is a general information service only. You should assess whether it is appropriate in light of your own individual investment objectives, financial situation and particular needs. If necessary, you should consult with a licensed financial adviser before making an investment decision.

We currently operate own managed investment schemes such as the Deep Value Fund, the High Income Value Microcap Fund and the Global Value Microcap Fund and the Pure Microcap Value Fund as well as other funds open to eligible clients under the Corporations Act 2001.

## How will you pay for the service or product?

Information regarding the fee structure for managed investment schemes (Fund's) are disclosed in the IM for each of the respective Fund's.

## What remuneration do we receive?

All employees of Microequities receive a salary, bonuses and or dividend participation.

## How do you manage potential conflicts of interest?

Microequities is independent of any financial product provider and value this independence in helping us to make objective assessments of securities.

Our staff are guided by a code of conduct and disclosure for their own share trading activities. The key elements of our policy are:

- All Microequities employees must upon joining the company provide a full declaration of interests in securities listed on the ASX.
- All Microequities employees must sign a written code of conduct which outlines current policy of conflict of interest management.
- Microequities maintains an updated list of all securities that are prohibited from being traded from time to time. This list is denominated as the restricted securities list and has restrictive trading implications for all Microequities personnel.
- All views expressed are those of Microequities and not of any company under investment research.

## **Will you provide me advice, suitable to my needs and financial circumstances?**

No. Microequities only provides general advice and product information relating to its own funds and has no knowledge of your personal financial history or situation. We recommend that before making an investment decision, you should consult with a licensed financial adviser to determine if our products and services are suitable for you.

## **What should I know about the risks of the financial product advice you provide?**

Microequities only provides general advice and as such is not aware of your personal risk profile or tolerance of risk. We recommend that before making an investment decision, you should consult with a licensed financial adviser to determine if our products and services are suitable for you.

## **What information do you maintain in my file and can I examine my file?**

The privacy of your personal information is important to us. Federal Privacy legislation regulates the use of your personal information. Microequities will hold your personal information in a secure manner and will not disclose it to third parties without your permission. Only information that is necessary in connection with providing you our services will be requested. In order to fulfil obligations under the Privacy Act, the necessary security measures have been put in place to minimize the risk of unauthorized access to or loss of personal information. We collect personal information so that we may provide you with the products and services you request as well as information on other products and services offered by us.

We may disclose personal information to other parties (confidentiality arrangements apply) for certain purposes that we outsource, including administration and audit of our financial accounts. Your personal information may be disclosed to these third parties in such circumstances.

We aim to ensure that the personal information we retain about you is accurate, complete and up to date. If you provide us with incomplete or inaccurate information, we may not be able to provide you with the products or services you are seeking. If you have concerns about the completeness or accuracy of the information we have about you or would like to request access or make an amendment to your information, simply contact Microequities on (02) 9009 2900.

## How do I make a complaint about your financial services?

Complaints resolution is a priority for us. If you have any concerns or complaints with the financial products or services we provide, please contact us and we will do our best to resolve it quickly and fairly.

As a first step, please contact us by calling Microequities on (02) 9009 2900. Alternatively, you can contact us by email to the Compliance Officer [compliance@microequities.com.au](mailto:compliance@microequities.com.au). We will let you know when we have received your complaint and the Compliance Officer will try to resolve your complaint within 14 days.

If you are still not satisfied you can refer the matter to the Financial Ombudsman Service (FOS). FOS is independent from Microequities.

Their contact details are:

Financial Ombudsman Service

GPO BOX 3

Melbourne VIC 3001 Telephone 1300

780 808

[www.fos.org.au](http://www.fos.org.au)

We recommend that you try and resolve your concern with us before contacting FOS.