



InnoQuantum
CapitalManagement

Financial Services Guide

17 January 2018

This Financial Service Guide (FSG) is an important document which InnoQuantum Capital Market (ABN 91 610 098 265 AFSL No. 486229) ('IQCM', 'we', 'us' or 'our') provides you with information to help you understand the financial services we offer and decide whether to use any of the services IQCM is authorised to provide.

IMPORTANT INFORMATION ABOUT THIS FSG

This Financial Services Guide (FSG) is a document we are legally obliged to provide to you. It is designed to inform you about us and our relationship with you before you receive our financial advice. It is intended that this FSG should assist you in deciding whether to use any of the services provided by us. Financial services offered by IQCM will be provided by IQCM advisers.

This FSG contains important information about:

- > *Who we are;*
- > *The financial services we provide;*
- > *The related financial products;*
- > *Other documents you may receive relating to the products and services we offer;*
- > *How we are remunerated in relation to these products;*
- > *Our privacy policy;*
- > *How complaints are dealt with; and*
- > *How you can contact us.*

ABOUT US

Any financial services offered will be provided by advisers of InnoQuantum Capital Market. InnoQuantum Capital Market is licensed under the Corporations Act to provide these services to you and our Australian Financial Services Licence Number ("AFSL") is 486229.

IQCM is a financial services company providing services to retail, sophisticated and professional clients. IQCM has intermediary relationships with CommSec Adviser Services (ABN 48 123 123 124 AFSL 234945), Share Investing Limited (ABN 93 078 174 976 AFSL 238277), CMC Markets Stockbroking Limited (ABN 69 081 002 851 AFSL 246381) and Interactive Brokers Australia Pty Ltd (ABN 98 166 929 568 AFSL 245574).

Our details are:

Head office : Suite 7, Level 41, 225 George Street, Sydney, NSW 2000 Australia
Telephone : 02 8098 0316
Website : www.iqcm.com.au
Email : info@iqcm.com.au

THE FINANCIAL SERVICES WE OFFER

IQCM is authorised to provide general financial product advice and deal in the following classes of financial products:

- > Deposit and payment products limited to basic deposit products;
- > Derivatives;
- > Debentures, stocks or bonds issued or proposed to be issued by a government;
- > Interests in managed investment schemes excluding investor directed portfolio services; and
- > Securities

IQCM is also authorised to deal in a financial product in respect of retail and wholesale clients by applying for, acquiring, varying or disposing of a financial product on behalf of another person in respect of the following classes of products:

- > Deposit and payment products limited to basic deposit products;
- > Derivatives;
- > Debentures, stocks or bonds issued or proposed to be issued by a government;
- > Interests in managed investment schemes excluding investor directed portfolio services; and
- > Securities

IQCM may also prepare and issue research reports.

For a full scope of our AFSL license, please visit www.asic.gov.au. Financial services will be provided by our authorised representatives or directly through us.

IQCM execute, clear and settle Australian listed securities, ETOs, ETFs and warrants through its intermediaries CommSec Adviser Services, Share Investing Limited, CMC Market Stockbroking Limited and Interactive Brokers Australia. Trades in international securities, futures and ETOs execute, clear and settle via Interactive Brokers Australia.

GENERAL ADVICE WARNING

Any advice provided is general advice only. Trading undertaken based on our general advice does not take into consideration your personal financial needs, objectives or current situation.

Advice given may trigger legal, taxation and estate planning issues and as we are not specialists in these areas, you should seek independent advice from specialists in these areas.

Before acting on any such general advice, you should consider the appropriateness of the advice having regard to your situation.

We recommend you obtain independent financial, legal and taxation advice before making a financial investment decision.

OTHER DOCUMENTS THAT YOU MAY RECEIVE

Other documents may also be provided to you when we provide other products or services.

DISCLOSURE STATEMENT

As part of our intermediary relationship, CommSec Adviser Services, Share Investing Limited, CMC Market Stockbroking Limited and Interactive Brokers Australia will provide you with disclosure statements in relation to the products and services they will offer.

REMUNERATION AND BENEFITS IQCM RECEIVES

The fees we charge you is how IQCM is directly remunerated. IQCM may also receive benefits or remuneration from third parties such as product providers through commissions. Applicable fees and charges payable are listed below and may change from time to time. Fees below are quoted exclusive of GST. GST which is currently 10% will be payable to you at the time that the fee is due.

Fee Type	When is it payable?	How much is payable?
Brokerage	<i>Securities, Futures, Bonds, ETO, ETF, Warrant transactions – When a financial product is bought or sold, brokerage added to the buy price of a purchase and deducted from the sell price of a sell transaction.</i>	<p>Brokerage may be charged at either a flat rate or a percentage depending on the value of the trade.</p> <p>The rate of brokerage is generally between 0.25% and 2.5%. The minimum brokerage is generally \$125.</p> <p>The rate of brokerage charged will depend on such factors as the size of the transaction, level of service, type of financial product and the frequency of transactions. The rate of brokerage payable is disclosed on the confirmation of your transaction and is agreed upon between yourself and the adviser.</p>
Portfolio Administration Service (PAS)	<i>Quarterly in arrears, should you make use of this service.</i>	The fee is an annual percentage fee invoiced quarterly of up to 1.0% and is calculated on the value of the total portfolio value on the last trading day of the quarter. If funds are withdrawn, the fee is calculated on the total portfolio value pro-rata up to the withdrawal date. The minimum annual fee is \$1,200 and a setup fee may apply in some circumstances.
SRN search fee	<i>If an accurate Shareholder Reference Number is not provided</i>	\$25 per search
Off market transfer fee	<i>Transferring of securities that is not done through a trading facility</i>	\$100 per transfer

Payments and benefits may also be received by IQCM from product issuers and third parties in the following circumstances.

Fee Type	When is it payable?	How much is payable?
Cash Management Account (CMA) fees /commissions	<i>Fee or commission may be received by IQCM from the relevant bank on funds deposited in a CMA</i>	Calculated as a percentage of funds deposited usually at a rate of between 0.1% and 0.5% per annum.
Commissions from product issuers	<i>Fee or commission may be received by IQCM for amounts invested in financial products from financial product issuers.</i>	Fees or commissions received is calculated as a percentage of the amount invested. The rate is usually between 0.5% and 1.0%. The rate will be disclosed to you by your Adviser or the PDS.

INDIVIDUALLY MANAGED ACCOUNTS (IMAS)

Our IMA is offered under a fee-for-service arrangement. The IMA fee structure is determined in consultation with your adviser to ensure that a cost effective, total solution is tailored to your specific requirements and may be dependent on many factors such as the level of service required, type and number of investments held as well as the nature and cost of other services you require. The fee structure for the IMA service will be clearly detailed in the IMA Clients Information guide and confirmed in your IMA Client Agreement.

As a guide, the minimum annual fees (incorporating the administration and adviser fees) will be:

- 1.5% on the first \$250,000 of portfolio value
- 0.66% on the next \$250,000 of portfolio value
- 0.44% on the value of the portfolio exceeding \$500,000.

These fees are inclusive of GST and are charged to your account in arrears. In most cases the fees are tax deductible. A minimum annual fee, establishment fee and/or exit fees may also apply and will be negotiated with your adviser. Please note that brokerage and other fees may also apply.

REMUNERATION AND BENEFITS TO ADVISERS

IQCM Advisers are remunerated by either salary and/or commissions. The commissions earned may be between 0% and 100% of trade commissions earned across all trading platforms by IQCM.

COMPLAINTS

If you have any complaints about our products or services, we have a complaint and resolution procedure that aims to deal with and resolve your complaint quickly and effectively. You should raise any complaints with your adviser in the first instance.

If you feel your complaint has not been resolved satisfactorily, please contact us on 02 8098 0316 or put your complaint in writing and send it to us at:

Inno Quantum Capital Management
Suite 7 Level 41, 225 George Street, Sydney, NSW 2000 Australia

We will assess your complaint and advise you of the outcome, either by telephone or in writing. On the occasion that our clients are not satisfied with our handling of their matter, they have the option to contact an external dispute resolution scheme. If your complaint relates to your investment in the IMA, and you are not satisfied with our response after 45 days, you may lodge a dispute with the Financial Ombudsman Service (FOS). IQCM is a member of FOS, an independent external dispute resolution scheme.

*You can contact FOS via the following, quoting membership number 37692
Financial Ombudsman Service*

GPO Box 3

Melbourne VIC 3001

Email : info@fos.org.au

Tel : 1800 367 287

Fax : (03) 9613 6399

Website : fos.org.au

CONTACT US

If you have any further questions about the financial services we provide, please contact info@iqcm.com.au.

- Head office -

Suite 7 Level 41, 225 George Street,
Sydney NSW 2000 Australia

- Telephone -

02 8098 0316

- Email -

info@iqcm.com.au

- Website -

www.iqcm.com.au

