



## FINANCIAL SERVICES GUIDE

### INTRODUCTION

This Financial Services Guide (FSG) is dated 01 May 2019 and is designed to assist you in deciding whether to use any of the financial services offered by iQX Investment Services Pty Ltd (iQX). iQX is the holder of Australian Financial Services Licence number 451144.

### PURPOSE OF THIS FSG

The FSG aims to clearly define the role and responsibility of iQX when it provides retail clients with financial services described in this FSG. In particular, this FSG contains information about:

- documents that you should read in relation to offers available from us;
- the financial services we provide and the financial products to which those services relate;
- our contact details and how you may give us instructions;
- how we, our staff and other relevant persons are paid for the financial services offered as well as the associations or relationships between us and any related persons and issuers of financial products that might influence how we provide the financial services; and
- how complaints against us are dealt with.

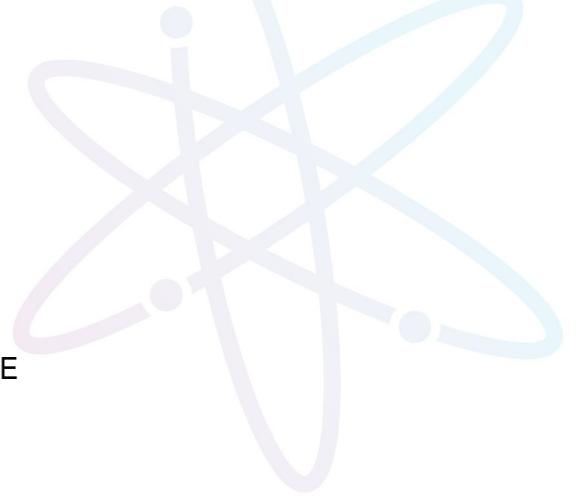
### PRODUCT DOCUMENTS

In providing financial services to you, iQX may be acting on behalf of third party issuers to assist them in obtaining applications in relation to the relevant offers.

In deciding to invest in any capital raising, you must read the investment memorandum, prospectus, product disclosure document (PDS) or other offer document relating to the offer (Disclosure Document) in full.

If you are classified as a sophisticated investor, experienced investor or wholesale investor under s708, s761G or s761GA of the Corporations Act 2001 (Cth) (Corporations Act), you may be eligible to participate in offers that are only available to 'wholesale clients' as that term is defined under the Corporations Act. Protections available to retail clients under the Corporations Act will not be available in respect of those offers and the offers will not be made under a Disclosure Document. If relying on a wholesale client exemption, you will be asked to verify your investor status prior to investing.

iQX reserves the right, in its sole discretion, to refuse registration, terminate or suspend any person's registration on its crowd sourced funding platform, or refuse to permit any person to invest in any product or Issuer.



## PRODUCTS AND SERVICES WE ARE LICENCED TO PROVIDE

### *Financial Advice*

iQX is authorised to provide general financial product advice only. The general advice generally relates to product features, managing risk and return, investment market commentary and economic overviews. Any advice provided by iQX is done without taking account of your objectives, financial situation and needs.

iQX does not provide personal financial product advice to retail clients. iQX strongly recommends that you consider your own specific objectives, financial situation or needs and seek independent accounting, financial, taxation, and legal advice, prior to making any investment decision.

iQX is responsible for the financial services provided to you under its Australian Financial Services Licence (AFSL). iQX does not act as a representative for any other AFSL holder.

### *Crowdfunding*

iQX is licensed to provide an equity crowdfunding service in Australia, pursuant to which Issuers seek to raise capital through iQX's business's 'Capital Labs' website. The terms under which Capital Labs provides equity crowdfunding services are set out in:

- Website Terms of Use
- Privacy Policy
- Investor Agreement
- Issuer Agreement

All of the above documents are available on the Capital Labs website, [www.capitallabs.com](http://www.capitallabs.com).

Financial products available through Capital Labs for offers are new securities or interests (securities) issued by companies (or other entities). The name of the Issuer and the details of the offer will be clearly displayed on the Capital Labs website.

### *Other authorised financial services we provide*

Under its AFSL, iQX is authorised to provide the following financial services to retail and wholesale clients:

- Deal in financial products by issuing, applying, varying or disposing of the following classes of products:
  - Interests in managed investment schemes excluding investor directed portfolio services; and
  - Securities.
- Apply for, acquire, vary or dispose of the following classes of financial products on behalf of another:
  - Interests in managed investment schemes excluding investor directed portfolio services; and
  - Securities.

## Capital Labs

(A business operated by iQX Investment Services Pty Ltd AFSL 451144)

Level 9, 85 Castlereagh Street,  
Sydney, NSW, 2000  
Australia

+61 2 8239 5400  
capitallabs.com  
info@capitallabs.com



MEMBER OF THE IQ GROUP GLOBAL

- Provide general financial product advice to retail and wholesale clients for the following classes of financial products:
  - Interests in managed investment schemes excluding investor directed portfolio services; and
  - Securities.

## BENEFITS IQX MAY GIVE OR RECEIVE

If you acquire one of our products, we may receive fees and other benefits. These are generally set out in the Disclosure Document or in an individual contract for services. This remuneration may include establishment fees, contribution fees, success fees, withdrawal fees and management fees, applicable to the particular product or service.

### Investor Fees

iQX does not charge fees to investors that invest in or bid for financial products.

### Success Fees

iQX may receive success fees, which are paid to iQX by the Issuer of the new securities upon successful completion of their offer. These fees are typically calculated as a percentage of the amount of new securities sold (i.e. based on the amount of new funds raised).

iQX may earn and may be entitled to retain any interest on application moneys deposited with it by investors.

iQX employees, representatives and directors are remunerated by way of salary and other employee benefits. A discretionary cash bonus may be paid to employees and directors as part of their remuneration, based on their performance, and/or the performance of iQX as a whole. iQX employees, representatives and directors may receive commissions or benefits calculated by reference to the quantity or value of financial products they sell.

### Referral Fees

iQX may pay a commission, or other benefits, to parties who refer customers to use iQX's products or services, where the law permits us to do so. This may be a single one-off payment and varies between transactions, but is typically calculated as a percentage of the total value of financial products subscribed by the person in relation to a raising.

## RELATED PARTIES AND SERVICE PROVIDERS

iQX may enter into transactions with, and use the services of, any related parties. It is iQX policy to ensure that such arrangements are on arm's length commercial terms. We or any related parties or any director or officer of any of them may invest in any financial product we issue or manage. We may receive fees or derive a profit as issuer of financial products and, where applicable, fees as the investment manager.

Directors, being employees or independent directors receive a salary (from employment) or director fees. From time to time the directors may hold interests in shares of iQX or financial products issued by us.

#### CONFLICTS OF INTEREST

Potential conflicts may occasionally arise between the interests of investors, iQX and our related parties and other parties (including service providers appointed by us). iQX has statutory and common law fiduciary duties to manage conflicts of interest, act in the interests of investors and, if there is a conflict, give priority to investors' interests and/or duties (as applicable).

We have policies, procedures and organisational arrangements in place to manage conflicts of interest. Our Board is responsible for the management and resolution of conflicts of interest arising in relation to the operation of the financial products we issue.

#### PRIVACY

iQX respects your privacy and have developed a Privacy Policy which embodies our legal obligations in respect of your privacy. iQX's Privacy Policy can be obtained by contacting us directly or by visiting our website [www.iqxinvestments.com.au](http://www.iqxinvestments.com.au).

#### COMPLAINTS AND DISPUTE RESOLUTION

iQX is committed to providing clients with a high standard of service. We take complaints from clients very seriously and address them with appropriate care and attention.

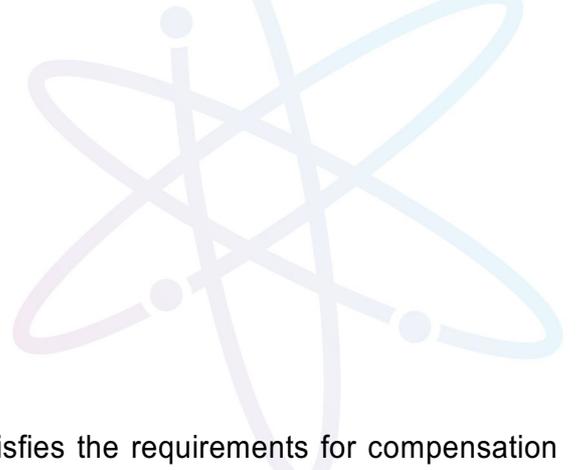
iQX has an established complaint handling procedure to endeavour to resolve all complaints quickly and fairly.

Your first point of contact for raising concerns or providing feedback is iQX on +61 2 8239 5400 or [info@capitallabs.com](mailto:info@capitallabs.com). We aim to rectify most issues quickly and to your satisfaction.

If you are not satisfied with the resolution offered by our Complaints Officer, you can access our external dispute resolution scheme. iQX is a member of the Financial Ombudsman Service (FOS). FOS can be contacted on 1300 780 808. This is a free service for complainants.

They can be contacted at:

Financial Ombudsman Service  
[www.fos.org.au](http://www.fos.org.au)  
Toll Free: 1300 780 808  
GPO Box3, Melbourne, VIC, 3001



## Compensation

iQX has professional indemnity insurance in place which satisfies the requirements for compensation arrangements pursuant to section 912B of the Act and ASIC policy guidance. This policy is subject to terms and exclusions and covers claims made against iQX in relation to financial services provided by our current and former employees.

## CONTACT

You may contact iQX on the details below:

Registered business address:	Level 9, 85 Castlereagh Street, SYDNEY, NSW, 2000
ACN:	163 056 371
Phone:	+61 2 8239 5400
Facsimile:	+61 2 8362 9547
Email:	<a href="mailto:info@capitallabs.com">info@capitallabs.com</a>
Website:	<a href="http://www.capitallabs.com">www.capitallabs.com</a>