

Financial Services Guide

Investable Pty Ltd
ACN 126 755 468
AFSL 398309

Details

This Financial Services Guide (**FSG**) is dated 1st May 2011 and is provided to you by Investable Pty Ltd ACN 126 755 468 (**Investable, we, our, us**) to inform you of the financial services provided by us and to comply with our obligations as the holder of an Australian Financial Services Licence (AFSL 398309).

Purpose and Contents of this FSG

This FSG is meant to assist you in deciding whether to use our services and to explain:

- who we are;
- what services we provide;
- whether we provide any advice;
- what remuneration and other benefits may be paid to us, our employees or others;
- what to do if you have a complaint, and how it will be dealt with;
- any (potential) conflicts of interest we may have;
- for what purpose we use the personal information you provide to us; and
- how you can contact us.

This FSG contains only general information about the products and services we offer. If you still have any questions after reading this FSG, we encourage you to contact us directly.

Who we are and services we are authorised to provide

Investable is an Australian registered company and provides an Australian Internet Discussion Site (**IDS**).

Investable holds a current Australian Financial Services Licence (**AFSL**) No 398309 which authorises us to provide you with the following range of financial services:

- (a) provide general financial product advice for the following classes of financial products:
 - i. securities;
 - ii. derivatives; and
 - iii. interests in managed investment schemes.

What information do we offer you as our members

We offer our users (**members**) the opportunity to view other members' investment ideas, recommendations and profiles as well as view and track their own profiles.

Only registered members of Investable's IDS will be able to post investment ideas and view other members' investment ideas on the IDS, if the privacy settings are enabled for sharing of ideas to occur.

Investable is not the issuer of financial products and does not provide any dealing services.

We do not provide services for the buying and selling of securities or derivatives on the Australian Securities Exchange or other exchanges.

Can you provide me with general or personal advice?

We will only provide general financial product advice to retail and wholesale clients, not personal financial product advice. Accordingly, you will not receive a statement of advice from us.

When we provide general financial product advice to you as a retail client, we will warn you that the advice does not take into account your objectives, financial situation or needs.

How we are remunerated

Investable will be remunerated from the following sources:

(a) Research Reports

Investable will provide research reports to members that have subscribed to receive these reports. The subscription fee is \$25 per month.

(b) Marketplace

Investable will operate a "Marketplace" which will allow registered members of Investable to obtain an independent, validated copy of their investment idea track record over a period of time. To obtain a copy of this track record, members will submit a request to Investable who will in turn provide this information on Investable

letterhead. Investable will charge a fee of \$250 per request

Investable will also allow members to 'Profile' themselves via the IDS in order to increase their visibility to other users of the IDS. Investable will charge a fee of \$500 per month per member for this service.

(c) Advertising

Companies will be able to advertise on the IDS. These advertisements will take the form of hyperlinks and banner advertising.

Investable will use Google AdSense to determine the advertising charges for the website.

(d) Career Services

Investable operates a "career service" on the IDS. The jobs are sourced from third parties that may include financial institutions and potential financial product issuers. This service involves Investable introducing these third parties to members of the IDS that match the criteria required by these third parties. Investable will charge a placement fee of 20% of the candidate's total first years remuneration upon successful job placement where the introduction has been made by Investable.

Disclosure of any Relevant Conflicts of Interest

Investable has in place a conflicts management system which seeks to:

- identify conflicts of interest (actual or potential);
- control and avoid conflicts of interest; and
- disclose conflicts of interest to members.

Neither Investable nor its representatives have any relationships or associations which might reasonably be expected to be capable of influencing the way it provides its services to you.

Professional Indemnity Insurance

Investable has in place professional indemnity insurance that complies with section 912B of the Corporations Act 2001(Commonwealth). This professional indemnity insurance covers claims in relation to the conduct of current employees and past employees.

Dispute Resolution

Investable has an internal dispute resolution process in place to resolve any complaints or concerns you may have, quickly and fairly. Any complaints or concerns should be directed to the compliance team in writing or by sending an email to compliance@investable.com. Our dispute resolution policy is available on our website at www.investable.com.

Investable will endeavour to resolve your complaint immediately. If this is not possible we will aim to resolve the complaint within 21 days of receipt of your complaint, unless we advise you that we need more time due to the nature of your complaint or other reasonable consideration.

If you are dissatisfied with the outcome, you have the right to lodge a complaint with the Financial Ombudsman Service (FOS), an approved external dispute resolution scheme that provides assistance to life insurance policy holders and members of financial planners, financial services providers or fund managers of which we are a member.

Financial Ombudsman Service (FOS)

Mail: GPO Box 3, Melbourne, VIC 3001

Toll free: 1300 780 808
Facsimile: +613 9613 6399
Website: www.fos.org.au
Email: info@fos.org.au

Investable's FOS membership number is 25356.

You may also make a complaint via the ASIC free call infoline on 1300 300 630. This is a Freecall infoline. This is another option that you may use to make a complaint or obtain information about your rights.

Our Privacy Policy

The information you provide Investable and any other information provided by you in connection with your account will primarily be used for the opening of your account and for complying with certain laws and regulations. We may use this information to send you details of other services or provide you with information that may be of interest to you.

Full details of our Privacy Policy are available from our website www.investable.com.

Contact Us

Should you wish to contact us, you can do so by either:

Writing to us at: Suite 110
460 Pacific Hwy
St Leonards NSW 2065
Australia

Calling us: 1300 501 173
Sending us a fax: 1300 762 229
Sending an email to: support@investable.com