

FINANCIAL SERVICES GUIDE

The financial services referred to in this financial services guide (FSG) are offered by:

Enrizen Capital Pty Ltd ABN 79 169 695 649

Level 28, 88 Phillip St, Sydney NSW 2000
Mail: GPO Box 225, Sydney NSW 2001
Tel: 02 8316 3950
Email: enquiries@enrizen.com.au

Enrizen Capital Pty Ltd is the authorised representative of:

Enrizen Pty Ltd ABN 64 107 643 809

Level 28, 88 Phillip St, Sydney NSW 2000
Mail: GPO Box 225, Sydney NSW 2001
Tel: 02 8316 3950
Email: enquiries@enrizen.com.au

This Financial Services Guide ('FSG') provides you with information about Enrizen Pty Ltd (called 'Enrizen' in this document). Enrizen Pty Ltd holds a current Australian Financial Services Licence No: 403 905 and is responsible for the financial services that Enrizen Capital Pty Ltd (called 'Enrizen Capital' in this document) provides to you. Enrizen Capital Pty Ltd's Authorised Representative No is 458 743 and is also responsible for the content and distribution of this FSG. The distribution of this FSG by Enrizen Capital Pty Ltd is authorised by Enrizen Pty Ltd.

This FSG sets out the services that we can offer you. It is designed to assist you in deciding whether to use any of those services and contains important information about:

- the services we offer you.
- how we and others are paid.
- any potential conflict of interest we may have.
- our internal and external dispute resolution procedures and how you can access them.
- arrangements that are in place to compensate clients for losses.

Lack of Independence

We are not independent, impartial, or unbiased in relation to the provision of personal advice and the impact of this on you. We, Enrizen Capital Pty Ltd along with our licensee Enrizen Pty Ltd, are not impartial, or unbiased pursuant to section 923A of the Corporations Act because:

- We may receive remuneration, commission, gifts or other benefits when we provide personal advice to you in relation to insurance products and other financial products;
- We may be subject to direct or indirect restrictions relating to the financial products in respect of which personal advice is provided: and/or
- We may have associations or relationships with issuers of insurance products and other financial products.

Further information about these benefits and relationship are set out in this FSG.

This Financial Services Guide is dated **1 October 2022**.



From when does this FSG apply?	This FSG applies from the 1 October 2022 and remains valid unless a subsequent FSG is issued to replace it. We may give you a supplementary FSG. It will not replace this FSG but will cover services not covered by this FSG.
How can I instruct you?	You can contact us to give us instructions by post, phone, fax or email on the contact number or details mentioned on page 1 of this FSG.
Who is responsible for the financial services provided?	Enrizen is responsible for the financial services that Enrizen Capital provides to you, or through you to your family members, including the distribution of this FSG. Enrizen holds a current Australian Financial Services Licensee no: 403 905. The contact details for Enrizen are on the front of this FSG.
What kinds of financial services are you authorised to provide to me and what kinds of financial product/s do those services relate to?	<p>Enrizen Capital is a Stockbroking and Corporate Advisory firm. Enrizen Capital is authorised to provide general advice, arrange and deal in the below products with respect to retail and wholesale clients:</p> <ul style="list-style-type: none"> i) Basic and non-basic deposit products; ii) Derivatives iii) Securities; iv) Superannuation; v) Standard Margin Lending Facilities vi) Government debentures, stocks or bonds vii) Interests in Managed investment schemes including investor directed portfolio services viii) Underwrite an issue of Securities under Enrizen’s Australian Financial Service Licence.
What type of financial advice will I receive	<p>If you use Enrizen Capital’s services, we may from time to time provide general advice in relation to financial products. We will not however, provide you with any personal advice as we are not authorised to do so. This means that if we give you general advice, we will not consider whether a financial product is appropriate for you or take into account your personal circumstances, needs and objectives. The decision as to whether you should invest in a financial product and whether it is appropriate for you is solely your responsibility. You should contact your financial adviser if you require any financial product advice. Enrizen Capital and Enrizen have no responsibility for any financial product advice provided by any other person to you. Enrizen Capital and Enrizen may provide you with “General Advice” or will assist you in the acquisition, investment or disposal of a financial product - this being on a “No Advice” basis. These offerings are discussed below:</p> <p>Becoming a Client of Enrizen Capital</p> <p>As mentioned above, as a client of Enrizen Capital you will either be a “No Advice” client or a “General Advice” client – this is your choice. To assist you in determining whether to be a General Advice client or a No Advice</p>



client, please consider the services offered by Enrizen Capital as described below. If you have any questions, please feel free to contact us.

- i. **No Advice Client** - You make your own investment decisions, including the choice of investment, the dollar amount, etc. For example, you may instruct us to purchase a number of shares on your personal trading account. Enrizen Capital will process this transaction but will not provide any advice in relation to the shares or their suitability for you.
- ii. **General Advice** - This is where we give you “general advice” in relation to, for example, our view of the quality of the investment or financial product, this could be provided verbally or digitally via a research report, newsletter or email; however, the advice is not tailored to your particular financial circumstances, needs and objectives. You make the decision whether to invest, the choice and amount of investment. We make no personal recommendations to you as to whether the service or product may be suitable for you. Any General Advice provided is not intended to be passed on or relied upon by any particular person. Any indicative information and assumptions used may change without notice to you, particularly if based on past performance. Further, you should read the Product Disclosure Statement (if available) relative to any general advice before a decision is made.

Providing Instructions to Enrizen Capital

Enrizen Capital accepts trading instructions by placing an order through Morrison Securities Pty Ltd trading software (Bourse Analyser), by email, by telephone or in person.

Communicating with you

Enrizen Capital may provide correspondence and important disclosures electronically. Enrizen Capital will use the email address provided by you for electronic delivery and notifications, including the availability of items via a link on our website. You may contact Enrizen Capital at any time to request correspondence by another method, such as by post.

Outsourcing of Financial Services (Market Participant, Execution and Settlement Agents)

Enrizen Capital has engaged the services of Morrison Securities Pty Limited (AFSL No.241737) ('Morrison') to provide the following financial services functions to our clients:

- execution and clearing services for transactions in securities executed through ASX for our clients;
- execution and clearing services for transactions in all derivatives (such as Exchange Traded Options)
- settlement services for transactions executed by, or on behalf of, our clients; and
- sponsorship services.

Enrizen and Enrizen Capital will be responsible for the advice provided to you in relation to these products and our appointed execution and settlement agent will arrange for the execution and settlement of those transactions.



You will also need to become a client of our Execution and Settlement Agent. We will arrange for you to be provided with a separate FSG and any other disclosures which contain further information about their services.

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

Enrizen Capital maintains a record of your personal profile, including details of investments and share trades that we arrange for you. Enrizen Capital may also maintain records of any recommendations or advice given to you. Enrizen Capital will retain this FSG and any other FSG given to you as well as any advice or instructions you have provided.

Enrizen Capital is committed to implementing and promoting a privacy policy, which will ensure the privacy and security of your personal information. Enrizen Capital has adopted the privacy policy of Enrizen. A copy of Enrizen's privacy policy is available on request. A copy is also available on Enrizen's website, www.enrizen.com.au.

If you wish to look at your file please ask us. We will arrange for you to do so.

Anti-Money Laundering and Counter-Terrorism Finance

As a financial service provider, Enrizen and Enrizen Capital have an obligation under the Anti-Money Laundering and Counter-Terrorism Finance Act 2006 (Cth) to verify your identity and the source of any funds. This means that we will ask you to present identification documents such as passports and a driver's licence. We will also retain copies of this information. We assure you that this information will be held securely. We cannot provide you with services if you are unwilling to provide this information.

What commissions, fees or other benefits are received by Enrizen Capital or Enrizen?

Brokerage

Enrizen Capital is paid brokerage on the transaction you enter into. The commission you will be charged by Enrizen Capital for Securities and Exchange Traded Equity options transactions will be in the range of 0.3% to 2.5% with a minimum charge of \$55.00 (GST Inclusive), whichever is greater.

- This rate will be agreed in writing at the time you open an account with us. The charges for each on market transaction will be detailed in each trade confirmation.
- When you open an account with us you will also open an account with one of our execution and settlement agents (Morrison).
- The respective fees are detailed below.
- You have a right to request further information in relation to the remuneration, the range of amounts or rates of remuneration, and soft dollar benefits received by us, our service providers and or our representatives/employees.
- Fees and charges imposed by our execution and settlement agents (Morrison) are detailed in their Financial Services Guide.



Fees where Morrison is the Execution and Settlement Agent

Brokerage

Enrizen Capital receives part of the brokerage you are charged on your contract note by Morrison. Morrison collects the execution and administration fee (if applicable) and pays the balance to Enrizen Capital.

Example: If you buy \$20,000 worth of shares, the brokerage is charged at 1.1%, the brokerage cost to you will be \$220 (GST inclusive) (if the transaction is not via straight-through processing an administration fee will also apply). Enrizen Capital will receive \$200 ex GST less the contract note cost of \$15, giving a net amount received by Enrizen of \$185.

Fail Fees

Where you fail to deliver sufficient stock to settle a sell transaction on settlement date the resulting ASX imposed fail fees will be passed on to you in full.

Where you fail to settle a buy transaction by the settlement date, Enrizen reserves the right to charge an administration fee of 0.1% of the outstanding trade value (plus GST where applicable), accumulated daily, until settlement occurs.

Fails Management	Fee (Excl of GST)	GST
Fail Fee – Buy Transaction	\$100.00 per day (capped at \$1,100) plus any applicable ASX Fees	\$10.00
Fail Fee – Sell Transaction	\$100.00 per day (capped at \$1,100) plus any applicable ASX Fees	\$10.00
ETO Fail Fee – including margin calls	\$100.00 per day (capped at \$1,100) plus any applicable ASX Fees	\$10.00
Exercise and Assignments	\$1.00	\$0.10
Collateral Lodgment	\$5.00	\$0.50
Funding cost – chargeable on all Moneys outstanding	15% per annum calculated daily	
Bank Dishonor Fee	\$75.00	\$7.50

Other Fees

Morrison imposes the following fees on Enrizen Capital for administration services. Where incurred, Enrizen may on charge these fees to you:

Service Fee (GST incl.)

Overseas payment:	\$33.00
Priority (RTGS) payment:	\$55.00



Stop cheque:	\$55.00
Direct debit dishonour:	\$82.50

Morrison may also charge a commission or other fees on a contract for the transfer of underlying securities following the exercise of a derivative (such as an Exchange Traded Option) at the rates determined by them and notified to us from time to time. These fees may be passed onto our clients.

Equities Transactions: Clearing & Settlement	Fee (Excl of GST)	GST
STP Contract	\$15.00	\$1.50
Non - STP Contract	\$28.50	\$2.85
Manual Bookings	\$30.00	\$3.00
Re-bookings	\$30.00	\$3.00
Off Market Transfers	\$50.00	\$5.00
SRN Requests	\$25.00	\$2.50
RTGS Payments	\$50.00	\$5.00

Other Fees Enrizen Capital may receive

Initial Public Offerings and Capital Raisings

Where you participate in an Initial Public Offering, placement or other form of capital raising through Enrizen Capital, there will be no brokerage charged on the transaction. Enrizen Capital may however receive handling fees, management fee, capital raising fees or underwriting fees from the issuer. Fees received may be in the form of cash, shares or options. The fees paid by the issuer will be disclosed in the documentation relating to the issue. If Enrizen receives any incentive, then it will be disclosed to you at the time of making the offer.

Example: If you subscribe for \$20,000 worth of shares in an initial public offering and the issuer is paying a 5% handling fee to Enrizen Capital, Enrizen Capital will receive \$1,000 ex GST.

Other Administration Services

Enrizen may impose administration fees on the following services as indicated below:

Service Fee (GST inc)

Estate administration:	\$330.00
Off market transfer:	\$110.00
Options exercise:	\$110.00
SRN search:	\$55.00

Interest earned on Client Monies held on Trust

Where funds are held in our Trust Account on your behalf, Enrizen is entitled to the interest earned on this account.



Payment for Referrals

Where you have been referred to us by a third party such as other Financial Services Representatives, accountants, lawyers, we may pay a referral fee to that third party. The referral fee varies depending on the arrangement we have with that third party.

We will separately disclose any referral fee we pay to a third party who refers you to us.

Small Benefits Register

Enrizen, Enrizen Capital and its representatives/employees may from time to time receive non-cash benefits with a value less than \$300. Details of benefits between \$100 and \$300 will be maintained on a register. These benefits will normally be one off and will not be received from a product provider on a regular basis.

Do you have any relationships or associations with the insurers who issue the insurance policies or any other material relationships?

Enrizen, Enrizen Capital and its representative/employees may also be required to disclose information about associations or relationships between them or any related body corporate, the issuers of any financial products, being associations or relationships that might reasonably be expected to be capable of influencing the advice. Where conflicts or associations of this nature exist, we will disclose them to you.

Relationships, Associations & Conflicts of Interest

Enrizen and Enrizen Capital are wholly owned subsidiaries of Enrizen Financial Group Pty Ltd. From time to time, unless you have opted out of receiving promotional material, you may receive offers relating to professional and financial services provided by related body corporates of Enrizen Financial Group Pty Ltd, Enrizen and Enrizen Capital.

How are your Employees remunerated

Enrizen Capital's representatives / employees are remunerated via a base salary and bonuses. In some circumstances our representatives / employees are remunerated on a commission only basis with representatives/employees receiving between 25% and 50% of the brokerage, fee or commission charged on your trade confirmation. Enrizen Capital and Enrizen do not receive or pay conflicted remuneration to its representatives/employees.

What should I do if I have a complaint?

1. Contact Enrizen and tell Enrizen about your complaint. Enrizen will do its best to resolve it quickly. We will acknowledge your complaint as soon as practicable but not later than 48 hours after receipt.
2. If your complaint is not complex, we will aim to resolve within 5 days and advise you of the outcome. If it is not satisfactorily resolved within 5 business days, please contact Claudia Pena Collazos (Compliance & Complaints Manager) on 02 8316 3950 or put your complaint in writing and send it to Claudia Pena Collazos at the address noted at the beginning of this FSG. Enrizen will try to resolve your complaint quickly and fairly.
3. If your complaint is complex and requires detailed investigation, we will investigate and provide you with our final responses within 21-45 days depending on the nature of your complaint.



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4. Enrizen is a member of the Australian Financial Complaints Authority (**AFCA**). If your complaint cannot be resolved to your satisfaction by us, you have the right to refer the matter to the AFCA. AFCA provides fair and independent financial services complaint resolution that is free to customers. The AFCA can be contacted at:

Mailing address - Australian Financial Complaints Authority,
GPO Box 3, Melbourne, VIC 3001

Ph - 1800 931 678

Email - info@afca.org.au

Website - www.afca.org.au

What arrangements are in place to compensate clients for losses?

Enrizen has a professional indemnity insurance policy (**PI policy**) in place. The PI policy covers Enrizen and its representatives (including authorised representatives such as Enrizen Capital) for claims made against them by clients as a result of their conduct in the provision of financial services. This insurance will continue to provide such coverage for any representative/employee who has ceased work with Enrizen for work done whilst engaged with us.

This policy satisfies the requirements for compensation arrangements under section 912B of the Corporations Act.

Any questions?

If you have any further questions about the financial services Enrizen Capital or Enrizen provides, please contact us.

Please retain this document for your reference and any future dealings with Enrizen Capital or Enrizen.

