FINANCIAL SERVICES GUIDE

Oli Capital Pty Ltd

ABN 88 627 780 590

Corporate Authorised Representative No. 001281917

Licensee: GIBXC Group Pty Ltd (AFSL No. 297499)

Date: 27 October 2021

1. ABOUT THIS FINANCIAL SERVICES GUIDE (FSG)

This Financial Services Guide **(FSG)** is dated 27 October 2021 and has been prepared and issued by Oli Capital Pty Ltd (ABN: 88 627 780 590) (**Oli Capital, we, us** or **our**). Oli Capital is a Corporate Authorised Representative of GIBXC Group Pty Ltd (AFSL No. 297499; ABN 79 115 459 124) (**Licensee**).

This FSG has been prepared to provide you, as a retail client, with information about the financial products and services that we offer. The FSG is an important document and a regulatory requirement under the Corporations Act 2001 (Cth) (**Corporations Act**).

This FSG contains general information only. If you have further questions regarding this FSG please contact us. Our contact details are listed in Section 5 of this document.

Important general information contained within this FSG includes:

- Who we are and how you can contact us;
- The services and products we are authorised to provide to you;
- How we are remunerated for these services and the cost to you;
- Disclosure documents that you will receive;
- Who we act for and any potential conflicts of interest;
- Our internal and external dispute resolution processes; and
- How we handle your personal information.

2. CONTACT DETAILS | HOW TO INSTRUCT US

Oli Capital Pty Ltd	
Registered & business address	Civic Tower, Suite 1103, 66 Goulburn Street, Sydney NSW 2000
Postal address	Customer Services Team Oli Capital Pty Ltd Civic Tower, Suite 1103, 66 Goulburn Street, Sydney NSW 2000
Phone	(02) 8288 9086
Email	info@olicapital.com.au
Website	www.oliview.com.au

3. WHO WE ARE AND THE SERVICES WE OFFER

Oli Capital is authorised under our Licensee's Australian Financial Services Licence (**AFSL**) to provide general financial product advice in relation to securities and derivatives to retail and wholesale clients.

Oli Capital's general advice is offered through the following means:

- our own website (www.oliview.com.au), including both paid content (subscription services) and free content;

  Oli Capital offers subscription services in relation to securities and derivatives in the form of member-exclusive contents. If you would like to subscribe, you will be required to pay us a membership fee which is detailed in Section 10 below.

  Once you have become a member of our subscription services, we will provide you with access to a range of research reports, market updates and market analysis.

- our own mobile application called Oli View;

- seminars, webinars and social media (including WeChat, YouTube, Zoom and any other social media utilised by Oli Capital from time to time);

  General advice (including online courses) provided by Oli Capital via these channels contains both free and paid contents.

Oli Capital's website, mobile application and social media may contain advertisements in the form of banners so that if a reader clicks, he/she may be referred to certain licensed product issuers' websites. Oli Capital may receive rebates if you sign up for an account with these product issuers – please refer to Section 10 for further information about the rebates we may receive.

Oli Capital does not provide any dealing services on behalf of the Licensee.

Please note that Oli Capital is also a Corporate Authorised Representative of Suanni Capital Pty Ltd (AFSL No. 508985) in relation to advisory and dealing services in respect of managed investment schemes in its capacity as the investment manager of selected wholesale managed investment schemes issued by Suanni Capital Pty Ltd. This FSG **does not** include information regarding Oli Capital's services under Suanni Capital Pty Ltd's AFSL. Please contact Oli Capital if you would like to receive further information.

4. OUR ADVICE POLICY

We are authorised by our Licensee to provide **general advice only** and we will only provide you with general advice and information about the relevant financial products and/or the markets related to these products. This advice and information does not take into account your specific financial situation, needs or objectives. Under the law regulating the provision of financial product and services, general advice and personal advice have special meanings and may differ from what you commonly understand. You should seek independent professional advice to determine whether our general advice is appropriate for your circumstances.

We do not provide personal advice in any circumstances. Any information you have requested about our services, any financial products and/or the relevant markets and any discussions with our employees about their view of current or future market conditions or prospects for a particular financial product should not be seen as personal advice, as they will not have taken into account your particular financial circumstances, objectives or needs. Rather, it should be regarded as general information for your consideration prior to making any investment decision.

Further, if we collect information from you to assist our assessment on whether you are reasonably likely to fall into the target market of any specific financial product, such collection and assessment should NOT be considered as providing personal advice to you. It remains your sole responsibility to ensure that all your investment decisions are made taking into

account of your specific financial institution, needs and objectives.

We recommend you to seek independent advice, read the relevant disclosure documents from the product issuer and this FSG in their entirety, and ensure that you fully understand that risks in light of your personal circumstances before making any trading decisions.

5. WHO WE ACT FOR?

Oli Capital provides financial services detailed in this FSG on behalf of its Licensee, and we are responsible for the financial services we provide.

6. HOW TO INSTRUCT US

You may contact us via phone, in person or in writing by post or email. Our phone lines may be recorded in order to provide a record of communication between you and us.

Our services are predominantly provided through the means set out in Section 2 as well as via email and telephone. Our Client Agreement details the relevant terms governing our services, including our fees and termination arrangements.

Please note that Oli Capital is not authorised to accept instructions from you to deal in a financial product. Should you wish to act on the general advice provided by us, you should provide your instructions directly to the appropriately licensed product issuer and broker.

7. OTHER DOCUMENTATION YOU MAY RECEIVE

Aside from this FSG, if you decide to sign up for our services, you will receive a copy of our Client Agreement. The FSG and Client Agreement are the only two legal documents issued by Oli Capital. On our website, you will have access to some of our policies such as the Privacy Statement and the Website Terms and Conditions.

If you are seeking to acquire a specific financial product, you will receive disclosure documents, including but not limited to a Product Disclosure Statement, from the relevant product issuer(s) or licensed brokers. These documents are not issued by Oli Capital. We recommend that you read and understand the contents of the disclosure documents before making any investment decision.

8. USING OUR SERVICES

If you wish to use the services offered by Oli Capital, please go to our website www.oliview.com.au, where you can access information for using our services.

9. THE RISKS OF PRODUCTS WE MAY ADVISE YOU ON

All of the products we provide general advice on involve risk. Investment in these products may result in losses of capital. The risks associated with the products are described in the relevant disclosure documents which will be provided to you by the product issuer.

10. FEES, COSTS, COMMISSION AND OTHER BENEFITS

Fees We Charge

We charge the following two types of fees:

- Membership Fees for our subscription services; and
- Course Fees for our online courses.

Please refer to Schedule 1 for a general description of fees for our services. This FGS only contains a general summary of the common fees, costs and charges. You should refer to our website for further details. All fees, costs and charges and other amounts payable are subject to change from time to time.

Please note that all of our fees will be incurred only when you activate a particular service online (such as signing up for a particular online course with us). You should also be aware that our fees, once paid, are non-refundable unless in circumstances set out in the Client Agreement.

Fees and commission a third party may pay us

If you sign up for any financial services provided by other financial service providers promoted on our website, mobile application or social media, we may receive a rebate from such financial service provider. Any rebates or other remuneration we receive in this regard are included in the fees and commissions you pay to such provider. Whether or not we can receive the rebates, or any other remuneration, is subject to the conflicted remuneration rules – please refer to the Conflicted Remuneration section for further details.

Fees and commission paid to third parties

Where you have been referred to us by a third party (including introducing advisers, referrers and any other third parties), we may share all or a portion of our revenue derived from you with the third party or provide other benefits to for the introduction or referral of customers to us. Such fees, commission or benefits may be a one-off nature or an ongoing nature.

Any amount paid to a third party is negotiated on an individual basis and is typically based on a sliding scale which takes into account:

- the number of customers the third party introduces or refers to us; and
- the services signed up by customers introduced or referred to us.

Employee Remuneration

Our employees are remunerated by way of salary and other employee benefits. A discretionary cash bonus may be paid to employees as part of their remuneration, based on their individual performance, the performance of their business unit and/or Oli Capital as a whole. In addition, our employees may also earn performance-based incentives and/or other monetary rewards, calculated by reference to predetermined business objectives that may include contribution to company profitability, client service, risk management and marketing.

Conflicted Remuneration

Some types of remuneration are banned under the Corporations Act and are referred to as “conflicted remuneration”. Such payments to any party that referred you to us and any other third parties will only be made if they are in accordance with the Corporations Act requirements in respect of conflicted remuneration.

In circumstances where the conflicted remuneration provisions of the Corporations Act apply, we will only make payments to relevant third parties (or receive payments from third parties) if we receive your clear consent in advance. You are entitled to receive full details regarding

any of these payments and/or revoke your consent, if you provide us with a written request. You also 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 and/or our representatives.

11. CONFLICTS OF INTEREST

Oli Capital, its associates and/or other persons connected with Oli Capital may have an interest, relationship or arrangement that is material in relation to any products or services promoted by us. We may provide services to third parties whose interests may be in conflict or competition with your interests.

12. COMPENSATION INSURANCE

Oli Capital's financial services under this FSG are covered by the professional indemnity insurance held by our Licensee, which satisfies the requirements for compensation arrangements pursuant to section 912B of the Corporations Act. This policy covers claims made against Oli Capital in relation to professional services provided by our representatives and employees as detailed in this FSG.

13. PRIVACY POLICY

We will require you to provide personal information in the course of providing our services to you. Oli Capital collects, maintains, uses and discloses personal information in the manner described in our Privacy Policy.

14. COMPLAINTS AND DISPUTE RESOLUTION

We are committed to providing a high standard of services to our customers. We have an internal dispute resolution process in place to resolve any concerns or complaints you may have, quickly and fairly. Please refer to our Complaint Management Policy for more details.

If you have any complaints or queries about the service provided by us you should contact our Complaints Officer at the details below:

Complaints Officer	
Phone	02 8288 9086
Address:	Civic Tower 1103, 66 Goulburn Street, Sydney NSW 2000
Email	info@oliview.com.au
Website	https://www.oliview.com.au

The Complaints Officer will, on receipt of your written notice:

- Provide an acknowledgement of your complaint and indicate a timeframe in which Prospero Markets will formally respond to your complaint;
- Consider and investigate the circumstances of your complaint, which may also involve communicating directly with you;
- Notify you in writing of our decision, including the reasons for the decision and any potential remedies, within thirty (30) days from receipt of your complaint; and

- If your complaint is not resolved within thirty (30) days, we will inform you in writing of the reasons for the delay.

If the complaint can't be resolved to your satisfaction by Oli Capital through our internal dispute resolution process, you have the right to refer your complaint to the **Australian Financial Complaints Authority (AFCA).**

AFCA is an independent and external dispute resolution scheme, of which our Licensee, GIBXC Group Pty Ltd, is a member. Our Licensee's membership number is 10072.

You may lodge your complaint with AFCA by sending the relevant information and documents to:

Australian Financial Complaints Authority (AFCA)

Website: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Before AFCA will deal with your complaint, you must have first lodged a complaint with us and given us time to investigate and resolve the dispute. Time limits may apply to complain to AFCA and so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.

SCHEDULE 1 – OUR FEES AND CHARGES

Please note that all capitalised terms in this schedule as the same meaning as defined in the Client Agreement. All amounts are GST inclusive (if GST is applicable). You are able to find more information about these fees and charges on our Website.

Table 1 – Subscription Services	
Term of Membership	Membership Fees
1 month	ranging from AUD63.2 to AUD79 subject to the Subscription Services you select.
6 months	ranging from AUD360 to AUD450 subject to the Subscription Services you select.
12 months	ranging from AUD704 to AUD880 subject to the Subscription Services you select.
24 months	ranging from AUD1,296 to AUD1,620 subject to the Subscription Services you select.
Please note that you are able to review the details of our Subscription Services and their prices online on our Website and mobile application. We may from time to time offer discounted prices or change the prices for any of Subscription Services. Please note that the price of the Subscription Service at the time of purchase is the price that governs our provision of the selected Subscription Services.	
Table 2 – Online Courses	
One-off Fees	ranging from AUD1,200 to AUD1,500 subject to the Online Course you select.
Please note that you are able to review the details of our Subscription Services and their prices online on our Website and mobile application. We may from time to time offer discounted prices or change the prices for any of Subscription Services. Please note that the price of the Subscription Service at the time of purchase is the price that governs our provision of the selected Subscription Services.	