

FINANCIAL SERVICES GUIDE

Third Party Platform Pty Ltd
(ABN 74 121 227 905)
Trading as Bell Direct
AFSL No 314341 Participant of the ASX Group

This Financial Services Guide (“FSG”) has been provided to you by Third Party Platform Pty Ltd (ABN 74 121 227 905) trading as Bell Direct (“Bell Direct”). In this FSG when the terms **we**, **our** or **us** are used, it means Bell Direct.

This FSG is dated 1 July 2016.

PURPOSE OF THIS FINANCIAL SERVICES GUIDE

The purpose of this FSG is to provide you with information about:

- our name and contact details;
- the financial services we are authorised to provide and the financial products to which those services relate;
- the cost of any services that we provide;
- any remuneration, commissions or other benefits that we, or any relevant person, may be paid in relation to the financial services we offer;
- any relationships we have with any other organizations affiliated with us or with product issuers, which might influence us in providing financial services to you;
- our Privacy Policy;
- our compensation arrangements; and
- details of our internal and external complaints handling procedures and how you can access them.

so as to help you to decide whether to use the financial services that we offer.

OTHER DOCUMENTS YOU MAY RECEIVE FROM US

If we offer to issue or arrange for the issue of certain financial products to you (such as ASX Exchange Traded Options) we will provide you with a Product Disclosure Statement (“PDS”). The PDS contains information about the particular product including the features, benefits, fees and risks associated with that product to assist you in making an informed decision. We are not required to provide you a PDS where you are dealing in other ASX quoted financial products.

If we offer to arrange for the issue of certain other financial products (such as the Linked Cash Account administered by Bell Potter Capital Limited ABN 54 085 797 735) we will provide you with a Product Disclosure Statement and any other disclosure documents.

WHO ARE WE?

Any financial services offered will be provided by representatives of Bell Direct. Bell Direct is licensed under the Corporations Act to provide these services to you and our Australian Financial Services Licence Number (“AFSL”) is 314341.

Bell Financial Group Limited (ASX: BFG) owns approximately 57% of Bell Direct. Bell Direct is a Participant of the ASX Group.

WHAT FINANCIAL SERVICES AND PRODUCTS DO WE OFFER?

Under our AFSL we are authorised to:

- Provide general financial product advice for the following financial products:
 - Derivatives;
 - Interests in managed investment schemes including investor directed portfolio services and
 - Securities.
- Deal in a following financial product issuing, applying for, acquiring, varying or disposing of derivatives.
- Deal in a financial product by applying for, acquiring, varying or disposing of a financial product on behalf of another person in respect of
 - Basic deposit products;
 - Derivatives;
 - Interests in managed investment schemes including investor directed portfolio services;
 - Securities; and
 - Standard margin lending facilities
- Operate custodial and depository services other than investor directed portfolio services.

to retail and wholesale clients.

HOW TO USE OUR SERVICES

If you wish to execute transactions using our services, you can give us instructions by telephone or through our website or supported mobile devices. The method by which Bell Direct will accept your instructions is subject to the terms and conditions of trading with Bell Direct (available at www.belldirect.com.au). Bell Direct will not accept instructions from you to execute transactions on your behalf that are received by e-mail, fax or post.

With respect to the execution of transactions on your behalf you can contact us as follows:

Telephone: 1300 786 199
Internet: www.belldirect.com.au

Should you wish to contact us for reasons other than the execution of a transaction on your behalf you may also write to us at:

Bell Direct
G.P.O. Box 1630
Sydney NSW 2001

Email: support@belldirect.com.au

NON ADVICE SERVICES

We will not provide you with personal financial product advice about any of the financial products in which we deal.

From time to time Bell Direct may provide information about the characteristics of particular financial products. This information is purely factual information and is not to be relied upon by you as being general financial product advice.

SHORT SELLING

Bell Direct does not permit the short selling of financial products (as that concept is defined by the Corporations Act) in any form. This means that you must be the Registered Holder in CHESS of the financial products to be sold at the time that you place an order with Bell Direct.

FEES PAYABLE FOR EACH SERVICE PROVIDED

Appendix A to this FSG sets out the current list of fees and charges that you will pay for our services.

HOW ARE WE AND OUR REPRESENTATIVES PAID FOR SERVICES PROVIDED?

We are remunerated directly through the fees that we charge you. With respect to some financial products we may also be remunerated by way of commission or other payments from the product issuer including a product issuer that is part of the Bell Financial Group of companies. Details of these commissions are set out in Appendix A to this FSG. Our Representatives are paid a salary and may also receive other benefits such as bonuses. Bell Direct may receive the interest payable on any Trust Account balance maintained in conjunction with its Financial Services business.

ASSOCIATIONS WITH RELATED AND UNRELATED PRODUCT ISSUERS

Bell Financial Group Limited (ASX: BFG) owns approximately 57% of Bell Direct. Bell Direct may from time to time offer to issue to you, arrange for the issue to you or deal in financial products that have been issued by a company within the Bell Financial Group of Companies. The relevant financial products and all payments that will be received in relation to them by Bell Direct are set out in Appendix A to this FSG.

Bell Direct may from time to time offer to issue to you, arrange for the issue to you or deal in financial products that have been issued by a product issuer that is unrelated to Bell Direct. Bell Direct may receive commissions or other payments in relation to these financial products. The relevant financial products and all payments that will be received in relation to them by Bell Direct are set out in Appendix A to this FSG.

Bell Direct may from time to time refer you to other financial services providers or other financial services providers may refer you to us. Information regarding these referral arrangements is set out in Part 2 of Appendix A to this FSG.

RESEARCH AND MARKET NEWS

We source research and market news from a number of providers. We take no responsibility for the content of the information provided by these providers.

HOW IS MY PERSONAL INFORMATION DEALT WITH?

The privacy of your personal information is important to us. Bell Direct has adopted the principles set out in the Privacy Act and for further details please refer to our Privacy Policy at www.belldirect.com.au.

COMPENSATION ARRANGEMENTS

Bell Direct has Professional Indemnity Insurance arrangements in place such that it satisfies the requirements for compensation set out in s912B of the Corporations Act.

In addition you may be able to make a claim against the National Guarantee Fund in certain circumstances. For further information you should consult the Securities Exchange Guarantee Corporation (www.segc.com.au)

COMPLAINTS

If you are not satisfied with any aspect of the service that has been provided by us, you are entitled to complain. We have established procedures to ensure that all enquires and complaints are properly considered and dealt with.

Our complaint handling procedure is as follows:

- if you are dissatisfied with any aspect of the service that has been provided to you please contact one of our Customer Service Officers on 1300 786 199;
- if our Customer Services Officers are unable to resolve your complaint to your satisfaction please contact our Complaints Manager at complaints@belldirect.com.au;
- if you are still not satisfied with the resolution of any complaint, you may complain in writing to the Financial Ombudsman Service Limited (“FOS”) of which Bell Direct is a member (membership number 12602). FOS can be contacted as below:

Financial Ombudsman Service Limited
GPO Box 3, Melbourne, Victoria 3001

Telephone: 1300 780 808
Facsimile: (03) 9613 6399
Email: info@fos.org.au
Internet: www.fos.org.au

APPENDIX A – Part 1 – Fees and Charges

The current list of Bell Direct fees and charges is detailed below. Any fees and charges relating to specific products can be found in the relevant Product Disclosure document. All fees and charges include GST unless otherwise stated.

Brokerage Rates		
Equity and warrant trades		
Online Your first 10 trades per month	\$0 to \$10,000	\$15
	\$10,000+ to \$25,000	\$25
	\$25,000+	0.1%
Your 11 th - 30th trade per month	\$13 or 0.08%, whichever is greater	
Your 31 st trade onwards per month	\$10 or 0.08%, whichever is greater	
Over the phone	\$60 or 0.2%, whichever is greater	

Conditional Orders	
Equity and warrant trades	Free

Margin Lending	
Direct Margin Loan	Standard brokerage as listed above
Third party margin lenders	\$15 + standard brokerage as listed above

Exchange traded options (ETO) trades	
Online trade	\$30 or 0.3%, whichever is greater
Over the phone trade	\$60 or 0.5%, whichever is greater
ASX Clear transaction fee – equity options	\$0.143 per contract
ASX Clear transaction fee – index options	\$0.495 per contract
Equity trade ETO exercise or assignment	\$60 or 0.2%, whichever is greater
ASX Clear exercise/assignment fee – equity options	\$0.055 per contract
ASX Clear exercise/assignment fee – index options	\$0.385 per contract

mFunds	
Per online application or redemption	\$30 or 0.1%, whichever is greater
Per over the phone application or redemption	\$60 or 0.2%, whichever is greater

Information service levels	
Silver (20 minute delayed data)	Free
Gold (static live data)	\$10 per month OR free after 5 trades per month
Platinum (streaming live data)	\$27.50 per month
webIRESS (includes complimentary Gold Service Access)	\$79 per month
Platinum plus webIRESS (includes complimentary Gold Service access)	\$106.50 per month

APPENDIX A – Part 1 – Fees and Charges (continued)

Other services	
1 second placement guarantee	
If your eligible 'Market to Limit' order is not placed in under 1 second, you won't pay brokerage. We guarantee it. Take a look at our Terms and Conditions for more information.	
Confirmation contract note delivery	
Email	Free
Post	\$3.30
Email Alerts	
Trade Alerts/Price & company announcement alerts	Free
SMS alerts (All SMS charges will be billed directly by your Mobile Provider)	
Trading/Trade Alerts/Price & company announcement alerts	\$0.55 per SMS
Other fees and charges	
Off Market Transfer	\$55 per stock
SRN query	\$16.50
CHESS Statement reprint	\$16.50
Fail Fees	\$110 or 0.11% per day, whichever is greater

APPENDIX A – Part 2 – Commissions

Bell Direct receives commissions from a number of related and unrelated product issuers in respect of or attributable to the provision of financial services:

- **Cash and Trust Accounts** - Up to 1.5% per annum commission on the daily balance of the Cash Account which Bell Direct has established on your behalf, from the relevant Cash Account provider. We are also required to maintain a trust account on your behalf to hold funds that are used for your trading account. We will retain any interest that may be earned on this account. We earn up to 50 bps on the amount of cash invested with other providers of Cash products;
- **Initial Public Offerings and other Offers of Financial Products** - Up to 6% of any investment in an initial public offering or other offering of financial products and ongoing fees of up to 3% of the initial investment, from the company undertaking the initial public offering, issuing the financial products or underwriter;
- **Margin Lending** – we may receive referral fees from time to time from external and associated Margin Lenders. These will vary depending on your Margin Lending provider and the balance of your loan. Generally we may earn a fee up to 1.5%. In addition we may receive ongoing trail commissions of up to 3% from external or associated Margin Lenders.
- **Referral Business** - where your business has been referred to Bell Direct by a third party or Bell Direct provides a service that requires us to use a third party financial services provider, each of the parties may be required to share a percentage of the brokerage, commission, insurance premium or other charges with the other party of up to 30%.