



Koda Capital Financial Services Guide

Version 8.1 – August 2020





This Financial Services Guide (**FSG**) is issued by Koda Capital Pty Ltd (**Koda, we, us, or our**).

This FSG is provided to give you key information about the types of financial services we will or are likely to provide to you. It also provides you with information on:

- remuneration that may be paid to us and other
- relevant persons in relation to the services offered;
- details of how you can give us instructions;
- details on how we protect your personal information; and
- how you can make a complaint about us.

The FSG is intended to assist you in deciding whether to use any of the financial services we offer.

1. WHO WE ARE

Koda is a financial advisory business that provides clients with tailored wealth management services.

Koda is licensed under the Corporations Act 2001 (Cth) (**Corporations Act**) to provide financial product advice and dealing services to wholesale and retail clients in respect of the following financial products under its Australian financial services licence (**AFSL**):

- Basic and non-basic deposit products
- Derivatives
- Foreign exchange contracts
- Debentures, stocks or bonds issued or proposed to be issued by a government
- Life products including:
 - investment life insurance products; and
 - life risk insurance products
- Interests in managed investment schemes including investor directed portfolio services
- Securities
- Standard margin lending facilities
- Superannuation products

2. OTHER DOCUMENTS YOU MAY RECEIVE FROM US

We may also provide you with other documents such as:

(a) Statement of Advice

If you are a retail client, you will receive a Statement of Advice if we provide you with personal advice (that is, advice that takes into account your objectives, financial situations and needs). The Statement of Advice contains a record of the advice you receive, as well as the information that the advice was based on.

(b) Product Disclosure Statement

If you are a retail client and we recommend a financial product or arrange a financial product for you, we will make available a Product Disclosure Statement (PDS) of that financial product, which provides you with important information about the product, such as its features and risks, its terms and conditions, information on the costs of the product and relevant fees and charges.



3. GIVING US INSTRUCTIONS

You can contact us directly with any instructions relating to your financial products. This includes giving us instructions by telephone, mail or email to the relevant details as provided in this FSG.

4. OUR FEES

Koda will charge you fees for the services we provide to you or arrange for you. Our fees may include investment administration services such as custody, reporting and other services relevant to your investments.

Koda offers 5 fee alternatives.

- i. A flat fee which you will negotiate with your adviser each year. This fee will reflect the complexity of your investment arrangements, the types of investments you hold, the level of activity and the frequency of advice that you need.
- ii. A fee which is calculated by reference to the value of the assets we provide advice on. This fee may be subject to a minimum and/or a maximum amount
- iii. An hourly fee under which your fees will time based.
- iv. Transaction fees wherein Koda charges for specific transactions Koda arranges on your behalf.
- v. An agreed combination of the above.

Koda will not accept commission or other incentives from the providers or issuers of financial products we have provided advice on. If we do receive a commission, we will rebate the commission to your Koda account unless you have specifically agreed with your adviser to other arrangements.

Koda may facilitate participation by qualified wholesale clients in capital market transactions including initial public offerings (IPOs) and other raisings through its wholly owned subsidiary, Koda Capital Markets Pty Ltd (ACN 612 656 676, AFSL 488345, "KCM"). KCM may derive a fee from the promoters or issuers of securities in these capital market transactions as a result of the participation of clients of Koda in these transactions.

If we have arranged on your behalf for services to be provided by a third party and you choose not to continue with your services from Koda, you will have 30 days to replace the services previously provided through Koda. Any costs Koda incurs from third parties on your behalf will be billed to you until alternative arrangements have been implemented and Koda ceases to incur costs in respect of your assets or account.

5. OUR THIRD PARTY RELATIONSHIP(S) AND OTHER BENEFITS

To facilitate and implement our services to you we have established relationships a number of third parties to provide administrative, operational and execution services. This may be through a Managed Investment Scheme (MIS) or an Investor Directed Portfolio Service (IDPS). To use our services, we are likely to require you to open up an account with one of these third parties.



6. ADVISER REMUNERATION

Our advisers are employees of Koda and receive a salary and, if certain criteria are met, may qualify for a bonus or benefit through participation in an employee incentives plan

7. DISPUTE RESOLUTION

If you have any complaint about any of our services, you should send your complaints to:

Head of Risk and Compliance
Koda Capital Pty Ltd
PO Box R216, Royal Exchange NSW 1225; or via email at compliance@kodacapital.com

You should describe the circumstances that gave rise to your complaint. We will try to resolve your complaint and will notify you of the outcome of our review.

If you are a retail client (as defined in the Corporations Act) and we do not respond to your complaint within 45 days or if our response is unsatisfactory to you, you may contact the Australian Financial Complaints Authority (AFCA) at:

GPO Box 3, MELBOURNE VIC 3001
Telephone: 1800 931 678
Fax: (03) 9613 6399
Web: www.afca.org.au

You can also make a complaint to the Australian Securities and Investments Commission at any time by contacting their information line on 1300 300 630.

8. COMPENSATION ARRANGEMENTS

If you are a retail client and incur loss we have in place a compensation arrangement in respect of any loss or damage suffered by you due to a breach by us of our regulatory obligations. We may meet your claim from our own resources, but we also maintain professional indemnity insurance.

9. PRIVACY

We handle your personal information in accordance with our Privacy Policy, which is accessible at www.kodacapital.com.

We may be required by law to disclose your personal information. For instance, we may be required to provide details to:

- Australian Government regulators such as the Australian Securities and Investments Commission, the Australian Tax Office, the Australian Transaction Reports and Analysis Centre, and to other regulatory or government entities;
- Australian Financial Complaints Authority (AFCA) to allow a complaint you have made about our provision of financial services to be resolved (only applies if you are a retail client);
- as required by a court order; and
- your spouse in accordance with the Family Law Act requirements.



In order to meet your needs and provide some investor and financial services, such as administering your accounts, it may be necessary to release information or provide access to external service providers, for instance:

- any organisations involved in providing, managing or administering our products or services such as administrators, third party clearers, mail houses and software providers;
- contractors we have engaged to assist us in managing your accounts;
- auditors, consultants and other professional advisers;
- any fund (administrator or trustee) to which your investment balance is to be transferred;
- your Legal Personal Representative, attorney or any other person who may be entitled to receive your account balance following your death and any person contacted to assist us in that process;
- other financial institutions (such as banks) who hold an account in your name, for example, where amounts have been transferred to or from that account;
- authorities investigating (or who could potentially investigate) alleged fraudulent or suspicious transactions in relation to your account.

10. CONTACT US

Our contact details are as follows:

Koda Capital
Level 9, 20 Bond Street, SYDNEY NSW 2000
Telephone: +61 2 8651 3400
Fax: +61 2 8088 8076
Email: operations@kodacapital.com

Sydney	Melbourne	Brisbane	
Level 9, 20 Bond Street	Level 15, 385 Bourke Street	Level 27, 1 Eagle Street	ABN: 65 16 649 1961 AFSL: 452 581
PO Box R216	GPO Box 5356	PO Box 15519	t: +61 2 8651 3400
Royal Exchange NSW 1225	Melbourne VIC 3001	City East QLD 4002	w: kodacapital.com