



HALO Technologies Pty Ltd

## FINANCIAL SERVICES GUIDE

### What is a Financial Services Guide?

This Financial Services Guide (FSG) is issued to retail clients and assists you to understand and also to decide if you wish to use the financial services we may offer you.

It provides you with information about the entities that may provide you with financial services, including HALO representatives and authorised representatives.

In this FSG, we collectively refer to authorised representative(s) as 'us, our, we'. HALO is the providing entity for financial products and services offered by it as corporate authorised representative under the Macrovue Pty Ltd ABN 98 600 022 679 (Macrovue) Australian Financial Services Licence No 484264.

This FSG sets out the services we provide and explains:

- who we are and how we can be contacted;
- who the licensee is and how it can be contacted;
- what services and products we are authorised to provide to you;
- how we (and any other relevant parties) are paid; and
- how we deal with complaints.

Please retain this FSG for your reference and any future dealings with us. We may also add supplementary documents at a later date which will also form part of this FSG, and these should be read together with the FSG. These documents will include the word 'Supplementary FSG' in the heading.

### Purpose of this FSG

This FSG provides information to you about your client rights and obligations under the Corporations Act 2001 and Regulations (Corporations Act) and about our services, charges, and obligations to our retail clients. This FSG contains information on investment risk, interests of ours which may conflict with yours, and remuneration/benefits payable to HALO and others if you use our services. Charges, commissions, or fees not listed in the body of this FSG are listed in a separate fees schedules which will be provided when you complete an account application and before you commence trading, and also on request.

This FSG also tells you what to do if you have a complaint and how we will handle it. It explains the protection of, and why we need and how we use, the Personal Information that you may provide to us, if our services are used.

It is our objective to provide you with clear, concise, and effective disclosure about our products and services which may assist you to determine whether to use any of our products and services. Should you choose to use any of our services and products, you may also receive other documents relevant to the services or products which you should also read carefully and ensure that you understand.

### Warning – General Advice only

Nothing contained in this FSG constitutes the giving of personal advice for a recommendation concerning an investment in a particular financial product. In preparing this FSG, HALO has not taken into account the investment objectives, financial situation or particular needs of any individual client. This FSG only contains factual information or general advice. Before making a decision whether to invest in a particular financial product you should speak to your financial service provider and obtain independent tax advice taking into account your own particular objectives and financial circumstances and needs.

### Amendments to this FSG

HALO may at its discretion and without any prior or subsequent notice to you, amend or remove any part of this FSG at any time to reflect changes in our practices and or applicable law and regulation.

The current FSG is available at [www.halotechnologies.com.au](http://www.halotechnologies.com.au)

If you need to refer to the FSG from time to time to ensure that you are aware of any changes or updates to the FSG, we

recommend that you check the website or request a current version which will be indicated by a change in the version number and date noted in the footer of the document. If you do not have access to electronic communication or our website, you may request a copy of this FSG by contacting us.

## Who will be providing the financial services to you?

### The Licensee

The licensee discussed in this FSG is the authorising licensee for the financial services provided to you, and is responsible for those services.

The licensee authorises, and is also responsible for, the content and distribution of this FSG.

The authorising licensee will also appoint and be responsible for the corporate authorised representative and its sub-authorised representatives (these are the advisers who will provide general advice on securities to you and/or arrange execution of your trades).

### Licensee details

**Licensee name:** Macrovue Pty Ltd  
**AFSL number:** 484264  
**Address:** Level 4 10 Barrack Street, Sydney NSW 2000  
**Website:** [www.macrovue.com.au](http://www.macrovue.com.au)  
**Phone:** +61 2 8356 9356 or 1300 720 292  
**Email:** [support@macrovue.com.au](mailto:support@macrovue.com.au)

### The Authorised Representative

ASR Wealth Advisers is the providing entity and provides the financial services to you in its capacity as an authorised representative of the licensee.

### Authorised representative details

**Name:** HALO Technologies Pty Ltd  
**Address:** Level 4 10 Barrack Street, Sydney NSW 2000  
**Website:** [www.asrw.com.au](http://www.asrw.com.au)  
**Phone:** +61 2 8356 9356 or 1300 348 007  
**Email:** [contactus@halotechnologies.com.au](mailto:contactus@halotechnologies.com.au)

HALO Technologies Pty Ltd and Macrovue Pty Ltd are related entities of the Amalgamated Australian Investment Group Limited ABN 81 140 208 288 (“AAIG”) and its related entities.

The licensee may also authorise individual authorised representatives who may share the same office as HALO.

The licensee and the authorised representatives discussed in this FSG act on your behalf when financial services are provided to you.

## What services and products are we authorised to provide to you?

ASR Wealth Advisers is authorised to deal in, and provide general advice, for the following classes of financial products to retail and wholesale clients:

- basic deposit products;
- derivatives;
- foreign exchange-contracts; and
- exchange traded securities (including shares) both Australian and international
- Interests in Managed Investment Schemes including IDPS, securities and standard margin lending facilities.

HALO currently only provides basic deposit products and exchange traded securities.

HALO provides these financial services electronically, via its research and analytical platform. HALO gives access to tools and resources that are designed to support clients’ investment decision-making process on a general advice basis.

HALO is authorised to provide these services and products to both retail and wholesale clients.

**Please note** that while the licensee is authorised to provide personal advice, you will not be provided with personal advice at any time for any financial products or services.

HALO, which is also a member of the AAIG group of companies, holds a minority shareholding in DomaCom Limited (ABN 69 604 384 885), the parent entity of DomaCom Australia Limited (ABN 33 153 951 770 (DomaCom)).

In providing our services, other financial matters may arise. However, we are not authorised to assist with any financial products or services except those explained above. You should seek specific advice from the appropriate professionals on other matters relevant to you.

If you do not understand any of the information in this Financial Services Guide, or have any other questions relating to the terms on which we will be acting, please contact us at the Licensee details above.

### General Advice

HALO only provides information to you on a General Advice basis which is a rating or assessment based solely on the attributes of the financial product, the portfolio or investment strategy alone without considering whether it is also appropriate for your investment objectives, financial situation or particular needs.

General Advice includes research reports and newsletters and may also be provided verbally or in writing by your adviser. You must not assume that any research recommendations or ratings are appropriate for you personally. The process of profiling a client's relevant circumstances and financial objectives is not relevant in relation to General Advice. General Advice may be derived from fundamental analysis; ie. analysis of financial reports, or technical analysis (patterns in market trading and price-movement behaviour).

Additionally, HALO will not enter trades on your behalf without your instructions and consent and nor will it or its advisers monitor or manage your portfolios in any way at any time.

### Product Disclosure Statement

If required for specific products, we will provide you with a Product Disclosure Statement (PDS) which you are required to read and understand before making a decision whether or not the product is right for you; eg. meets your relevant circumstances.

A PDS is issued by the product provider and contains information about the product to assist you in making an informed decision about the financial product. It will outline relevant terms, significant risks, and fees and charges associated with the product.

### What do you pay for our services?

The fees you may need to pay for our services includes, but is not limited to:

- Brokerage fees on trades executed by one of our trading platform service partners;
- Administration fees;
- Subscription or service fees for regular reports that are calculated as a fixed price, paid at periodic intervals. Your adviser will notify you of the amount of the relevant subscription fee;
- Advice fees relevant to any Macrovue account you hold; and
- Other fees or benefits that are paid with your consent.

All fees described in this FSG include GST.

You may be charged some or all of these fees, or a combination of them, based on the particular services you agree to use.

### Brokerage (excluding transactions conducted and executed on the Macrovue platform)

We receive brokerage fees when we introduce you to a trading platform service partner through our execution or general advice service, and you buy or sell one of the following financial products:

- **Securities (cash equities) transactions** - The brokerage fee charged for each transaction will typically be the greater of 1.1% or \$110 unless otherwise stated. Brokerage fees are added to the purchase price of a buy transaction and deducted from the proceeds of a sell transaction. Brokerage is settled on T+2 (being two Business Days after the trade date) for share transactions.

These may be amended from time to time and you may request an update by email from [contactus@halotechnologies.com.au](mailto:contactus@halotechnologies.com.au)

### Macrovue platform

Macrovue Pty Ltd operates a platform on which you can trade domestic and international securities. It also provides ongoing research on thematic portfolios of stocks (called a Vue) in which you may choose to invest. Atlantic Pacific Securities Pty Ltd trading as ASR Wealth Advisers ABN 71 235 187 085 which is an authorised representative No. 339207 of Trilogy Group Australia Pty Ltd ABN 80 078 111 654 AFSL 218770, receives the following remuneration for providing general advice and execution services in relation to you if you have a Macrovue account.

Macrovue fees are available on their website <https://www.macrovue.com.au/pricing> which include:

- **Vue research fee** is payable for the ongoing general advice provided via the Macrovue platform;
- **Platform access fee** is charged annually for providing access to the Macrovue platform;
- **Brokerage fees** for arranging execution of Australian and international equities.

Where you trade with the assistance of a general advice adviser, a brokerage fee will be charged in each transaction:

1. a dollar value for transactions with a trade value of up to \$12,500; and
2. a percentage of the trade value, for transactions with a trade value of \$12,501 or more.

Where you place your orders with our **PATS trading desk**,

1. a flat brokerage fee will apply for orders with a value of up to \$10,000, or
2. a percentage of the trade amount for orders of \$10,001 or more.

These fees include trades of all equities (shares) in a Vue.

- **FX conversion fee:** ASR Wealth Advisers receives 0.5% (or as updated on the website from time to time) of the value of foreign currency needed to buy the international equities (shares).

These fees may be amended and you must check the Macrovue website for amendments.

## How are we and third parties remunerated?

### HALO

HALO will receive fees for the sale of subscriptions to retail or wholesale clients who want access to the HALO product for an agreed period. HALO may pay a percentage of between 0-50% of these fees as commission to employees of other entities within the AAIG Group. Directors, employees and contractors of HALO are remunerated by way of salaries and contract fees and may receive bonuses based on individual performance and / or a share of the overall subscription fees between 10-50%.

HALO receives fees for managing the liquidity facility for the DomaCom Fund. DomaCom Limited will charge a fee of 0.55% on the consideration it pays or receives when it buys or sells units in a sub-fund in the course of making a market for those units. Of this fee, DomaCom Limited will pass 0.523% to HALO.

These may be amended from time to time and you may request an update from [contactus@halotechnologies.com.au](mailto:contactus@halotechnologies.com.au).

### The Licensee and authorised representative

Macrovue and HALO directors and employees (including any employees of a related body corporate) may be remunerated by salary and may also be awarded an annual bonus. Bonuses will depend on several factors including:

- company performance;
- professionalism and adherence to compliance procedures; and
- team performance.

Macrovue and HALO shareholders (including any shareholders of a related body corporate) may also receive a benefit based on the Licensee's ongoing company performance.

You may request more details about the way these people or entities are remunerated within a reasonable time after receiving this document and before any financial services are provided to you.

## What arrangements may influence our advice to you?

From time to time we may accept alternative forms of remuneration from product providers or other parties, such as hospitality or support connected with our professional development (e.g. training or sponsorship to attend conferences). We maintain a register detailing any benefit we receive which is valued at or above \$300, and other benefits that relate to information technology, software or support provided by a product issuer, or that relate to educational and training purposes. All alternative forms of remuneration require management approval.

## What is 'Investment Risk'?

By 'risk' we mean the possibility that you will suffer some financial harm by investing. Your preparedness and capacity to carry a particular level or type(s) of risk in pursuit of your investment strategy is a fundamental element of your financial circumstances.

**General risk disclosure statement and guidance for investors** We will explain to you any significant risks associated with investments or strategies which we recommend to you. If we do not do so, you should ask us to explain those risks to you. Other Risks in general, the risk of investing in financial products can be categorised in the following manner however, these do not purport to be complete because it would not be feasible to list all the possible risks in each category.

**Equity securities** Equity securities in common with all the other asset classes; eg. interest rate securities and property investments, can decline in value as well as appreciate. The measure of this change in value is often referred to as 'volatility'. The more the value varies over time, the more volatile the asset is and therefore the more risk involved in investing in it. On the other hand the less volatile an asset is, the less likelihood there is for any significant capital gain or loss from investing in that asset. Equity securities (e.g. shares) are generally more volatile than other asset classes however, the markets for other asset classes are not as efficient or transparent as the stock market in terms of the information available to investors and the process for continuously determining and making public the real market value of the particular asset. For this reason the real volatility of those other assets is often not fully appreciated. Only General Advice is offered for Equities.

**Overall market risk** This is the risk of loss by reason of movements in the share market generally. These movements can be caused by any number of factors including political, economic, taxation or legislative factors. Specific examples are changes in interest rates, political changes, changes in taxation or superannuation laws, international crises or natural disasters.

**Limitations of research** By 'research' we are referring to printed material that expresses an opinion about particular securities, companies or economic news. The research produced internally and/or outsourced by Halo, is basically the opinion of specialist

analysts. It can never be guaranteed and it is only valid for a limited time and is often subject to market movements. For example, for short term investors a 'buy' recommendation could turn into a 'sell' recommendation if the market price of a share appreciated by a small amount. For the longer term investor, this market movement may not be significant, although a larger movement may be.

The mere fact that an entity is recommended by an analyst in a research report as a "Buy", "Sell" or a "Hold" does not necessarily mean that the entity or that recommendation is a suitable investment for you. The recommendation is based on consideration of the investment merits of the entity alone. You should always consult your adviser before acting on any research report. Likewise, any share price targets that may be forecast in a report are based on particular assumptions made by the analyst at the time the report is prepared. A forecast 'target' price is not a guarantee that the price will actually reach that level.

## What should you do if you have a complaint?

If you are dissatisfied with the services, we have provided to you which we consider to be a complaint, you can contact your adviser and the Licensee to discuss your complaint.

We encourage you to contact your adviser to discuss your concerns as soon as possible. If you are still dissatisfied, we ask that you put your complaint in writing together with a copy of the relevant documents to evidence your complaint, and send it to:

Complaints Officer  
HALO Technologies Pty Ltd  
By email to [compliance@aaigl.com.au](mailto:compliance@aaigl.com.au) OR  
By mail to Level 4 10 Barrack Street Sydney NSW 2000

The Complaints Officer will resolve your complaint or advise you of the steps that HALO shall take to review and address your complaint. The issues involved may be complex and subject to special regulations. We will do our best to resolve your complaint quickly and fairly.

If we are unable to resolve your complaint to your satisfaction within the relevant period 45 days (and effective 5 October 2021 within 30 days) of receiving it, we will advise you in writing of that outcome. We will advise you if this longer period is required. These periods are specified by the Rules of the Australian Financial Complaints Authority (AFCA) and they may change. HALO is a member of AFCA.

If your complaint isn't resolved to your satisfaction within the relevant period, you may then refer the matter to AFCA, an ASIC authorised complaints resolution authority for the financial services industry.

Australian Financial Complaints Authority  
GPO Box 3, Melbourne Victoria 3001  
Phone Toll Free on: 1800 931 678 (Australia wide) Fax: +61 3 9613 6399  
Email: [info@afca.org.au](mailto:info@afca.org.au) Website [www.afca.com.au](http://www.afca.com.au)

The ASIC also has a free call infoline on 1300 300 630 which you can use to make a complaint about our or your FSP's services and to obtain information about your rights.

## Compensation arrangements

We maintain adequate professional indemnity insurance as required by s912B of the Corporations Act. This insurance provides cover for claims made against us and our representatives, including claims in relation to the conduct of representatives who no longer work for us but who did so at the time of the relevant conduct.

## Privacy

We are committed to protecting the privacy, accuracy and security of the personal information provided to us about you by you or others who you have consented to provide such information. The information is protected in accordance with our Privacy Policy. Your personal information will be used for establishing and maintaining you as an account holder, to facilitate transaction execution and settlement, registration of your holdings of financial products, and to provide other related services to you through your adviser. If you choose not to provide the personal information requested, we may be unable to provide some or all of the services required. We are obliged to confirm and record your identity in accordance with legislation including the Corporations Act and AML/CTF Act. Consequently, you must notify us immediately of changes to personal information; eg. change of address.

Your Personal Information will only be disclosed internally within HALO and third party service providers in accordance with our Privacy Policy and as required by law. Please refer to our Privacy Policy statement which is available at [www.halotechnologies.com.au](http://www.halotechnologies.com.au) or can be sent directly to you via email or post on request.

## Recording telephone conversations

You acknowledge that HALO and its authorised representatives may record telephone conversations between us. If a dispute arises between you and HALO or its authorised representatives, you have the right to listen to any recording of those conversations, if recorded. Please contact [contactus@halotechnologies.com.au](mailto:contactus@halotechnologies.com.au) for more information.