



AMALGAMATED AUSTRALIAN
INVESTMENT SOLUTIONS

Amalgamated Australian Investment Solutions Pty Limited (ACN 123 680 106) (AFSL 314 614)
Suite 203, Level 2, 1 York Street, Sydney NSW 2000

FINANCIAL SERVICES GUIDE AMALGAMATED AUSTRALIAN INVESTMENTS SOLUTIONS

What is a Financial Services Guide?

This Financial Services Guide (“FSG”) helps you understand and decide if you wish to use the financial services that Amalgamated Australian Investment Solutions (“AAIS”) is able to offer you.

The Licensee and its employees (including any employees or a related body corporate) are collectively referred to as “us, we, our” throughout this FSG. It provides you with information about the following ‘people’ that may provide you with financial services:

- the individuals that work for the Licensee; and
- The authorised representatives of the Licensee.

We collectively refer to the individuals that work for the Licensee and the authorised representatives of the Licensee in this FSG as “us, our, we”. We are the providing entity.

This FSG sets out the financial services that we are able to provide. It tells you:

- 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 by the Licensee to provide to you;
- how we (and any other relevant parties) are paid; and
- how we deal with complaints.

In addition to this FSG, we may provide you with an applicable Product Disclosure Statement (‘PDS’) issued by the product provider (if one is available), which you should read before making a decision about whether the product is right for you. The PDS contains information about the product to assist you in making an informed decision about the financial product. It will also outline relevant terms, significant risks, and fees and charges associated with the product.

Please retain this FSG for your reference and any future dealings with us. We may also add 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 ‘FSG’ in the heading.

Who will be providing the financial services to you?

The Licensee

The Licensee 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 Licensee’s contact details are as follows:

Licensee name: Amalgamated Australian Investment Solutions Pty Limited
AFSL number: 314 614
Address: Suite 203, Level 2, 1 York Street, Sydney NSW 2000
Phone: +61 3 8908 5299
Email: compliance@amalgamatedaustralianinvestmentsolutions.com.au

As the authorising licensee, we appoint and are responsible for the Authorised Representatives.

Individual general advisers

The Licensee may authorise individual authorised representatives to provide financial services to you. These individuals are often referred to as our 'General Advisers'.

The names and details of the individual authorised representatives who are authorised to provide financial services to you are listed in Attachment 1.

You can provide instructions to AAIS by contacting us using the contact details above, or by contacting your individual general adviser. We reserve the right to request written instructions from you relating to the subject matter of your instructions where necessary and where subject to the terms and conditions of any applicable agreement with you.

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

We are authorised to provide general financial product advice and deal in the following financial products:

- basic deposit products;
- derivatives;
- foreign exchange contracts; and
- securities both Australian and international.

We are authorised to provide these financial services to both retail and wholesale clients.

General advice

AAIS and its employees will only ever provide you with general advice, which means that we have not considered any of your individual objectives, financial situation and needs. For example, the general advice we provide may include advice provided within research reports and newsletters and may also be provided verbally by your adviser.

At any time general advice is provided to you by an authorised representative; you will be provided the general advice warning. This warning will entail the following components;

- the advice has been prepared without taking into account your objectives, financial situation or needs;
- you should therefore consider the appropriateness of the advice, in light of your own objectives, financial situation or needs, before following the advice; and
- if the advice relates to the acquisition or possible acquisition of a particular financial product, you should obtain a copy of, and consider, the PDS for that product before making any decision.

Authorised representatives appointed under AAIS are not registered tax agents. We recommend you seek advice from a registered tax agent regarding capital gains tax and other tax implications before making any decisions regarding any financial product advice provided.

Past performance is not a reliable indicator of future performance. AAIS does not warrant that future forecasts are guaranteed to occur.

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

What fees and commissions are payable to us?

Fees for providing you with our services are received by the Licensee. All fees described in this FSG include GST.

These fees may be charged in various ways, which may include, but may not be limited to the types of fees explained below. You may be charged a combination, or any part of, any of these fees.

We will discuss and agree our fee structure with you before we provide you with services. The service fees we charge will be based on the particular services that we agree to provide to you.

Subscription fees (fees for general advice)

We may charge fees for the preparation and publication of our newsletter and market research which contains general advice, and which are available to members. These fees will ordinarily be based on your subscription and the research (which may contain general advice) that you have access to. We will discuss these fees with you, and gain your explicit agreement to these fees, before we provide you with the research content containing general advice. For example, depending on the subscription that you select, the research fees may range from \$0 to \$100,000.

Brokerage

We may receive brokerage fees when we introduce you to a trading platform service partner through our execution or general advice service, when you buy or sell securities. The brokerage fee charged for each transaction will typically be the greater of 1% or \$25, unless otherwise stated. This applies, for example, to individual stock trades within HALO Technologies' Vue thematic portfolios. 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 the execution of share transactions.

Commissions

If we apply for or acquire a financial product on your behalf, or if we otherwise arrange for you to be issued with a financial product, AAIS may receive payments in the form of initial commissions and/or ongoing commissions from the financial product providers. These commissions are included in the fees, premiums and interest rate that you pay for the product and are paid to us by the product issuer or product distributor. They are not an additional cost to you. We may agree to rebate some or all of these fees to you.

Transaction fees for dealing

Securities dealing can be arranged via our trading platform service partners:

- HALO Technologies Pty Ltd which is also a related entity (HALO Technologies); and
- Australian Investment Exchange Ltd (AUSIEX) (existing accounts only).

The above trading platform services partners may charge a transaction fee for every trade executed on their platform, which we will pass onto you.

More information

You may request more details about the way we are remunerated within a reasonable time after receiving this document.

How are we and third parties remunerated?

The Licensee

The Licensee's directors and employees (including any employees of a related body corporate) are 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;
- individual performance, including achieving performance targets; and
- team performance.

The Licensee's shareholders (including any shareholders of a related body corporate) will also receive a benefit based on the Licensee's ongoing company performance.

What arrangements may influence our advice to you?

The Licensee has an 'Approved Product List' which includes HALO Technologies Pty Ltd products, as well as a range of financial products from product providers not associated with the Licensee. The Licensee does not require its Authorised Representatives to recommend only HALO Technologies Pty Ltd products.

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. A copy of the register is available on request for a small charge.

Relationships and associations relevant to our financial services

AAIS is a subsidiary of Amalgamated Australian Investment Group Limited ACN 140 208 288 (“AAIG”). Specifically, AAIG is the *ultimate parent company* of the Licensee (noting that the Licensee is directly owned by Australian Stock Report Pty Limited (100% ownership at the date of this FSG)). In providing our services we may refer clients to the products and services offered by other related bodies corporate.

The other related entities of AAIG include but may not be limited to: The related entities of AAIG include but may not be limited to: APSEC Compliance & Administration Pty Limited ACN: 142 148 409 (APSECCA) AFSL no. 345443; APSEC Funds Management Pty Ltd ACN 152 440 723 (APSECFM) CAR no. 411859; The Atlantic Pacific Australian Equity Fund ARSN 158 861 155 (APAEF); Australian Stock Report Pty Limited ACN 106 863 978 (ASR) AFSL no. 301682; Atlantic Pacific Securities Pty Ltd trading as ASR Wealth Advisers ACN 135 187 085 (ASRW) and International Private Wealth Holdings Pty Ltd ACN 685 572 132 (IPWH).

How do we handle your personal information?

We are committed to ensuring the protection of your personal information. Our Privacy Collection Statement is included as Attachment 1 to this FSG, and sets out:

- The personal information that we may collect;
- How we use that personal information;
- Who we may share your personal information with;
- How we manage your personal information;
- How you can access your personal information; and
- How you can make a privacy complaint.

Our full privacy policy is available on our website, <https://amalgamatedinvestment.com.au/>. We can also provide you with a hard copy on request.

What should you do if you have a complaint?

If you have a complaint, you can contact us and discuss your complaint using the details below.

Please contact your general advice adviser directly, or alternatively you can contact the Dispute Resolution Officer of our Licensee in writing, by email, over the phone, or in person:

Dispute Resolution Officer

Amalgamated Australian Investment Solutions Pty Limited

By email: to disputes@amalgamatedaustralianinvestmentsolutions.com.au

By mail: to Suite 203, Level 2, 1 York Street, Sydney NSW 2000

By phone: on +61 3 8908 5299

We will try to resolve your complaint quickly and fairly, and within the prescribed timeframes.

For more information, we encourage you to refer to our Public Complaints Policy available on our website <https://amalgamatedinvestment.com.au/> where we explain our complaint handling process in detail.

If the complaint cannot be resolved to your satisfaction within 30 days, you have the right to refer the matter to the Australian Financial Complaints Authority (AFCA). AFCA provides a fair and independent financial services complaint resolution that is free to consumers.

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678 (toll free Australia-wide)

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

Compensation arrangements

The Licensee has arrangements in place to maintain adequate professional indemnity insurance as required by s912B of the Act. This insurance provides cover for claims made against the Licensee and its 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.

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Attachment 1: Amalgamated Australian Investment Solutions

Types of personal information we collect and why

We are committed to ensuring the confidentiality and security of your personal information. The personal information we collect may include information relating to a person's name, age, date of birth, address, occupation, financial information including bank account details, health information and identification document information.

We use your personal information to provide our services and products to you, including for example to establish and maintain an account for you, to facilitate transaction execution and settlement, to register your holdings of financial products, and to provide or to market other related services to you through your adviser.

If you do not provide some or all of the personal information requested by us, we may be unable to provide you with our products or services.

How we collect personal information

Generally, we collect your personal information from you directly (for example, when we deal with you over the phone, during the onboarding process when you become a client, when you send us correspondence, or when you complete any questionnaire, form or survey).

We may also collect your personal information from a third party. For example, we may collect your personal information from your power of attorney, your accountant, a personal representative or a publicly available record, amongst other sources. We may also collect personal information about you from your use of our websites and information you provide to us through contact mailboxes or during the onboarding process.

Disclosure of your personal information

In order to undertake the management and administration of our financial services business, it may be necessary for us to disclose your personal information to certain third parties.

The types of organisations that we may need to disclose your personal information to include:

- to a related body corporate of AAIS, including the Licensee and other subsidiaries of the Licensee;
- service providers and specialist advisers we engage to provide us with services such as administrative, audit, financial, insurance or research services;
- an agent, contractor or service provider we engage to carry out our functions and activities, such as our lawyers, accountants, or other advisers;
- insurers;
- third party product issuers and licensed custodians;
- organisations involved in a transfer or sale of all or part of our assets or business;
- organisations and financial institutions involved in managing payments, such as banks;
- regulatory bodies, government agencies, law enforcement bodies and courts;
- financial product issuers; and
- anyone else to whom you authorise us to disclose it or is required by law.

We will only disclose your personal information to such third parties to enable them to undertake specified business activities relevant to our financial services business.

Sending your personal information overseas

We may disclose your personal information to our bookkeeping service provider, which is located in India. It is unlikely that we will disclose personal information to any other recipients that are located outside Australia. However, if we do, any such disclosure of personal information to overseas recipients will be in accordance with our Privacy Policy.

Our Privacy Policy contains information about how:

- you may access the personal information we hold about you;
- you may seek the correction of your personal information; and
- you may complain about a breach of the Privacy Act, including the APPs; and
- we will deal with a privacy complaint.

From time to time we may use your personal information to provide you with information about our products and services. If you do not want to receive any of this information, please contact us on +61 3 8908 5299. Once you have told us you no longer wish to receive information about our products and services, we will not send you any further material.

The AAIG Privacy Policy, which details how we handle your personal information in more detail, is available on our website, <https://amalgamatedinvestment.com.au/> and upon request.

You consent and agree to how we deal with the collection, use and disclosure of your personal information as set out in this Privacy Collection Statement. This consent continues to operate even though your relationship with us may come to an end.