



C2 Investments Pty Ltd

Financial Services Guide

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The financial services referred to in this guide are offered by:

C2 Investments Pty Ltd
ABN: 19 622 251 576
Level 14, 109 Pitt Street
Sydney, NSW 2000
Phone: (02) 8098 0300

C2 Investments Pty Ltd is a Corporate Authorised Representative of C2 Financial Services Pty Ltd (AFSL: 502171). Any advice provided by representatives of C2 Investments Pty Ltd is General Advice or Factual (No Advice) only.

This guide contains important information about:

1. The financial advice we offer so you can make an informed decision whether to take our advice.
2. Information we need from you.
3. The cost of our advisory services and how we are remunerated.
4. What to do if you have a complaint about our services.
5. How you can contact us

Types of financial advice you may receive:

As a client of C2 Investments Pty Ltd you may receive the following types of advice:

No Advice: These clients make their own investment decisions, including the choice of investment, the dollar amount etc. For example, you may instruct us to purchase a number of shares on your personal trading account. C2 Investments Pty Ltd will process this transaction but will not provide any advice in relation to the shares or their suitability for you.

General Advice: These clients will receive “general advice” in relation to, for example, our view of the risks and benefits of a financial product or strategy; however, the advice is not tailored to your particular financial circumstances, needs and objectives. You make the decision whether to invest or not, the choice and amount of investment, based upon your understanding of your financial circumstances, needs and objectives. We make no personal recommendations to you as to whether the service or product may be suitable for you. Any General Advice provided is not intended to be passed on or relied upon by any particular person. Any indicative information and assumptions used may change without notice to you, particularly if based on past performance. Further, you should read the Product Disclosure Statement (if available) relative to this advice before a decision is made.

C2 Investments Pty Ltd is not authorised to provide “Personal Advice”; that is, they do not advise you as to whether a financial product, service or strategy is appropriate for you. Advice provided by C2 Investments Pty Ltd does not take into account your personal circumstances, needs and objectives in relation to whether you should invest or utilise particular financial products service or strategy. The decision as to whether you should invest or utilise a particular financial product, service or strategy is solely made by you.

Who is responsible for the financial services provided?

C2 Financial Services as AFS Licence holder is responsible for the financial services provided including the distribution of this FSG.

Relationships or associations that exist which might influence us in providing the financial service

C2 Investments Pty Ltd is not controlled by any financial institution/s such as a fund manager, bank, insurance company or trade/credit union. None of these institutions has a vested interest in our business and are not therefore in a position to influence us in the provision of advice.

C2 Investments Pty Ltd does have sister companies that could influence us in the provision of advice, including;

- C2 Specialist Investments Pty Ltd
- C2 Super Pty Ltd
- C2 Lending Pty Ltd
- C2 Financial Services Pty Ltd
- C2 Funds Management Pty Ltd

Financial Products that we are authorised to advise and deal in:

- Deposit and payment products
- Debentures, stocks or bonds
- Derivatives
- Investment life insurance products
- Life risk insurance products
- Managed investments schemes
- Securities
- Standard margin lending facility
- Superannuation

Information we need from you

We expect that you will provide us with accurate information that we request to be able to efficiently and accurately deliver our financial services to you.

As a financial service provider, we have an obligation under the Anti-Money Laundering and Counter Terrorism Finance Act to verify your identity and the source of any funds.

This means that we will ask you to present identification documents such as passports and driver's license. We will also retain copies of this information. We assure you that this information will be held securely.

Possible consequences of not providing this information

You are of course at liberty to decline to provide some or all of this information, but if you do not provide it, we may not be able to:

- Provide you with the product or service you want;
- Manage or administer your product or service;
- Verify your identity, which may not protect you against fraud.

Giving instructions

You can instruct us by telephone, fax, e-mail, or by any other electronic means, or in person.

Remuneration, commission, fees or other benefits we receive in relation to providing financial services and how are they calculated

C2 Investments Pty Ltd is remunerated through the fees and commissions that you are charged. To assist you in making an informed decision, your adviser will discuss with you and agree on any fees payable before providing a service. The Corporations Act requires us to fully disclose all fees and charges, so if you are in doubt please ask us to explain.

Alternative remuneration (Non-monetary benefits)

From time to time C2 Investments Pty Ltd may receive non-monetary benefits from product providers. This can range from small benefits such as movie or sporting event tickets to more valuable benefits such as sponsorship to attended conferences.

If the value of any of these benefits exceeds \$300 it will be recorded in the Alternative Remuneration Register. A register will be maintained by C2 Investments Pty Ltd for any benefits received by them that exceed \$300, and each individual adviser will maintain a register for any benefits that they receive directly and are valued at more than \$300. A copy of the register will be available for inspection on request.

Information we maintain on file and for how long

We need to hold all information you give us for a period of 7 years. You can view information held by making a request.

Compensation arrangements in place and compliant

It should be noted that C2 Investments Pty Ltd is covered by Professional Indemnity Insurance of C2 Financial Services (licensee) for the financial services that we provide. We understand that it is adequate to meet our requirements and that of C2 Financial Services as a financial services licensee and meets the provisions of RG126. The policy includes coverage for claims made in relation to the conduct of representatives/employees who no longer work for us (but who did at the time of the relevant conduct).

We will provide you with the associated risks of certain financial products/strategies

We will explain to you any significant risks of financial products and strategies, which we recommend to you. If we do not do so, you should ask us to explain the risks to you.

We are committed to implementing and promoting a privacy policy, which will ensure the privacy and security of your personal information. A copy of our privacy policy can be requested at any time.

What should you do if you have a complaint?

We are committed to providing quality advice to our clients. This commitment extends to providing accessible complaint resolution mechanisms for our clients. If you have any complaint about the service provided to you, you should take the following steps:

1. Contact your adviser immediately.
2. If your complaint is not satisfactorily resolved within 7 days please contact C2 Financial Services Pty Ltd within 7 days via phone no's 02 8098 0300 or put it in writing and send to PO Box R1373 Royal Exchange Sydney NSW 1225.

If we cannot reach a satisfactory resolution within a further 45 days you can send a complaint to AFCA (Australia Financial Complaints Authority) via their website at www.afca.org.au. Their free call number is 1800 931 678. The Australian Securities and Investments Commission, (ASIC), also has a free call info line on 1300 300 630 which you may use to make a complaint or obtain information about your rights.