

MF & Co.  
Asset Management

## Financial Services Guide

21 June 2019

# MF & Co.

Asset Management

This Financial Services Guide (FSG) helps you decide whether to use our financial services and contains important information.

## Important information about this FSG

We are legally obliged to provide this FSG to you.

This document is designed to inform you of your relationship with us before you are provided financial advice. This FSG is intended to assist you in deciding as to whether to use any services provided by us.

This FSG contains information about:

- Who we are;
- The financial services we provide;
- The related financial products;
- How we are remunerated in terms of these products;
- Our privacy policy;
- How complaints are dealt with; and
- How you can contact us.

This FSG is provided by MF & Co. Asset Management Pty Ltd ABN 99 622 929 597 (MFAM), trading as MF & Co. Asset Management, also referred to as 'we' or 'us' or 'our'.

Financial services offered by MFAM will be provided by MFAM advisers. MFAM is a Corporate Authorised Representative (No. 1260734) of Inno Quantum Capital Market Pty Ltd (ABN: 91 610 098 265 AFSL No. 486229) (IQCM).

## About us

MFAM is authorised under the Corporations Act to provide financial services on IQCM's behalf as its authorised representative. The financial services are provided under

Australian Financial Services Licence Number ("AFSL") 486229.

MFAM is a financial services company providing services to retail, sophisticated and professional clients.

MFAM has intermediary relationships CommSec Adviser Services (ABN 48 123 123 124 AFSL 234945), Share Investing Limited (ABN 93 078 174 976 AFSL 238277) and Interactive Brokers Australia Pty Ltd (ABN 98 166 929 568 AFSL 245574).

Our details are:

Head office: Suite 602, 37 Pitt St, Sydney NSW 2000, Australia

Website: <http://mfam.com.au>

Telephone: 1300 889 603

Email: [hi@mfam.com.au](mailto:hi@mfam.com.au)

## The financial services we offer

MFAM is authorised to provide general financial product advice and deal in the following classes of financial products:

- Deposit and payment products limited to basic deposit products;
- Derivatives;
- Debentures, stocks or bonds issued or proposed to be issued by a government;
- Interests in managed investment schemes excluding investor directed portfolio services; and
- Securities.

MFAM may also prepare and issue research reports.

For a full scope of our AFSL license, please visit [www.asic.gov.au](http://www.asic.gov.au). Financial services will be provided by our authorised representatives or directly through us.

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Advice provided is general advice only. Trading undertaken based on our general advice does not take into consideration your personal financial needs, objectives or current situation. Advice given may trigger legal, taxation and estate planning issues and as we are not specialists in these areas, you should seek independent advice from specialists in these areas.

MFAM execute, clear and settle Australian listed securities, ETOs, ETFs and warrants through its intermediaries CommSec Adviser Services, Share Investing Limited and Interactive Brokers Australia. Trades in international securities, futures and ETOs execute, clear and settle via Interactive Brokers Australia.

## Other documents you may receive

Other documents may also be provided to you when we provide other products or services.

## Product Disclosure Statement (PDS)

General information about financial products including terms and conditions will be provided in a PDS. Conditions, any significant risks associated with the product and information about the costs, fees and charges by the product provider will be included in the PDS. A PDS may also be given to you when we recommend a product to you, we offer to issue a product to you and when we issue a product to you. Copies of the relevant PDS is available on our website and can be provided to you if requested.

## Disclosure Statements

As part of our intermediary relationship, CommSec Adviser Services, Share Investing Limited and Interactive Brokers Australia will

provide you with disclosure statements in relation to the products and services they will offer.

## Research

MFAM may send you stock or options related information and research reports.

## Remuneration and benefits MFAM receives

The fee we charge you is how MFAM is directly remunerated. MFAM may also receive benefits or remuneration from third parties such as product providers through commissions. Applicable fees and charges payable are listed below and may change from time to time. Fees below are quoted exclusive of GST. GST which is currently 10% will be payable to you at the time that the fee is due.

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MF & Co. Asset Management (ABN: 99 622 929 597) is a Corporate Authorised Representative (No. 001260734) of Inno Quantum Capital Market Pty Ltd (ABN: 91 610 098 265 AFSL No. 486229). T: 1300 889 603 W: <http://mfam.com.au> E: [hi@mfam.com.au](mailto:hi@mfam.com.au) A: Suite 602, 37 Pitt St, Sydney NSW 2000

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<i>Fee Type</i>	<i>When is it payable?</i>	<i>How much is payable?</i>
<i>Brokerage</i>	Securities, Futures, ETO, ETF, Warrant transactions – When a financial product is bought or sold, brokerage added to the buy price of a purchase and deducted from the sell price of a sell transaction.	Brokerage may be charged at either a flat rate or a percentage depending on the value of the trade.  The rate of brokerage is generally between 0.5% and 2.5%. The minimum brokerage is generally \$125.  The rate of brokerage charged will depend on such factors as the size of the transaction, level of service, type of financial product and the frequency of transactions. The rate of brokerage payable is disclosed on the confirmation of your transaction and is agreed upon between yourself and the adviser.
<i>SRN search fee</i>	If an accurate Shareholder Reference Number is not provided	\$25 per search
<i>Off market transfer fee</i>	Transferring of securities that is not done through a trading facility	\$100 per transfer

Payments and benefits may also be received by MFAM from product issuers and third parties in the following circumstances.

<i>Fee Type</i>	<i>When is it payable?</i>	<i>How much is payable?</i>
<i>Cash Management Account (CMA) fees / commissions (from product issuers)</i>	Fee or commission may be received by MFAM from the relevant bank on funds deposited in a CMA  Fee or commission may be received by MFAM for amounts invested in financial products from financial product issuers.	Calculated as a percentage of funds deposited usually at a rate of between 0.1% and 0.5% per annum.  Fees or commissions received is calculated as a percentage of the amount invested. The rate is usually between 0.5% and 1.0%. The rate will be disclosed to you by your Adviser or the PDS.

## Remuneration and benefits to Advisers

MFAM Advisers are remunerated by either salary and/or commissions. The commissions earned may be between 0% and 100% of trade commissions earned across all trading platforms by MFAM.

## Benefits to third parties

MFAM may pay referral fees to third parties for referring your business to us. Payments depend on the circumstances of the arrangement and the rate may be between 0% to 100% of the commission received from you by MFAM. You may request details of the referral fee to the third party if requested and any requests must be made before any financial service is provided.

## Privacy

Your privacy is important to us. Details of how we handle your personal information is disclosed on our Privacy Policy which is available on our website.

## Compensation

To meet our obligations to our AFSL, Professional indemnity insurance arrangements are in place.

Our policy may cover claims to the products and services we offer and for the conduct of former and current employees where we are responsible for the conduct at the time of the relevant conduct. This is subject to its terms and conditions.

## Complaints

If you have any complaints about our products or services, we have a complaint and resolution procedure that aims to deal with

and resolve your complaint quickly and effectively.

You should raise any complaints with your adviser in the first instance.

If you feel your complaint has not been resolved satisfactorily, please contact us on 1300 889 603 or put your complaint in writing and send it to us at:

MF & Co. Asset Management

Suite 7 Level 41, 225 George Street, Sydney, NSW 2000 Australia

We will address and/or resolve your complaint within a reasonable amount of time.

If your complaint has not been resolved satisfactorily, you may refer the complaint to The Australian Financial Complaints Authority.

Telephone: 1800 931 678

Website: [www.afc.org.au](http://www.afc.org.au)

Email: [info@afc.org.au](mailto:info@afc.org.au)

Mail: GPO Box 3,  
Melbourne VIC 3001

## Contact Us

If you have any further questions about the financial services we provide, please contact [hi@mfam.com.au](mailto:hi@mfam.com.au).

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