

Dated: 01 July 2008

Name: Fat Prophets Fund Management Australia Pty Ltd

ABN: 112 466 887

AFSL: 284171

### **What is a Financial Services Guide?**

- The Financial Services Guide (FSG) highlights all important and relevant information that Fat Prophets Fund Management Australia Pty Ltd ("FPFMA", "we", "our" or "us") and our representatives provide to retail investors.
- You have the right to ask us about our charges, the type of advice we will provide you, and what you can do if you have a complaint about our services.
- This FSG is intended to inform you of certain basic matters relating to our relationship, prior to us providing you with a financial service. The matters covered by the FSG include: who we are, how we can be contacted, what services we are authorised to provide to you, how we (and any other relevant parties) are remunerated details of any potential conflicts of interest, and details of our internal and external dispute resolution procedures, along with how you can access them.
- It is intended that this FSG should assist you in determining whether to use any of the services described in this document.
- In the event we recommend a particular financial product we must provide you with a Product Disclosure Statement (PDS) containing information about the product, which will enable you to make an informed decision in relation to the acquisition of that product.

### **Name and contact details.**

- Our full name is Fat Prophets Funds Management Australia Pty Ltd.
- We can be contacted by:
- Writing to us at Level 33 , 2 Park Street Sydney NSW 2000,
- Telephoning us on 1300 853 328
- Faxing us on (02) 9024 6733 or
- Emailing us at funds@fatprophets.com.au

### **What products and financial services do we offer?**

- Managed investment schemes
- Provide general advice on any FPFMA product
- Provide general advice on any external products such as margin lending.

### **Will you provide me advice which is suitable to my financial circumstances?**

- No.FPFMA only provides general advice and has no knowledge of your personal financial situation or affairs.
- Our general advice will only be product specific and will not address the suitability of the product to your particular circumstances or needs.
- Any decision made by an investor should be based either on their own analysis of the information provided in a product disclosure document (PDS),or if appropriate, with the assistance of a professional financial adviser.

### **How are we paid for services we provide?**

- FPFMA products sold will receive percentage based fees and flat charges as laid out in the relevant PDS of each product. The normal range of these charges will include the following :
- Application/establishment fees may be charged between \$0-500.

- Investment Management fees between 0.5-1%
- Performance fees normally charge the out performance of 0-20% above a stated benchmark
- Administration and Distribution fees between 0-1%
- FPFMA may receive fees either upfront or trailing commission from other external product providers such as margin lending.

### **How are FPFMA representatives paid?**

- FPFMA representatives are employees who receive salaries and discretionary bonuses.

### **FPFMA alliances and relationships with other financial institutions.**

- FPFMA and Mint Financial Group Pty Ltd the publisher of the Fat Prophets Research Reports share a common ownership. Potential conflicts of interest are strictly monitored and addressed as necessary.

### **If you have any complaints.**

- FPFMA is a member of the Financial Ombudsman Service (FOS)
- If you have any complaint about the service provided to you, you should take the following steps:
  1. Contact us and tell us about your complaint.
  2. If your complaint is not satisfactorily resolved within 30 days, please contact the Chief Executive of FPFMA or put your complaint in writing and send it to: The Chief Executive, Fat Prophets Funds Management Pty Ltd, Level 33,2 Park Street Sydney NSW 2000. We will seek to resolve your complaint quickly and fairly.
  3. If the complaint cannot be resolved to your satisfaction you have the right to complain to the Financial Ombudsman Services (FOS).They can be contacted free of charge on 1300 780 808.

**Stage 1.** of the FOS process is where FOS facilitates discussions and negotiations between the parties. All relevant documents are exchanged and the issues in dispute are identified.

**Stage 2.** is conciliation and the parties come face to face with a conciliator from the FOS national panel. The role of the conciliator is to assist the parties to explore options for settlement of the dispute and to help parties to agree on their own outcome.

**Stage 3.** is where the independent adjudicator is requested to make a decision "on the papers" taking into account the relevant law ,fairness and reasonableness. If you accept the adjudicator's decision it is binding on the member.

The Australian Securities and Investments Commission (ASIC) also has a freecall Infoline on 1300 300 630 which you may use to make a complaint and obtain information about your rights.