



## *Financial Services Guide (V1.5)*

*Issue Date: 3 May 2016*

**United Global Capital Pty Ltd**

Level 7, North Tower, 459 Collins Street  
Melbourne, Victoria 3000 Australia.

ABN: 25 154 158 273

ACN: 154 158 273

CAR: 416388

*Corporate Authorised Representative of*

Longhou Capital Markets Pty Ltd

ABN: 40 114 266 698

AFSL: 292464

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Throughout this Financial Services Guide, United Global Capital Pty Ltd is referred to as “UGC”, “we”, “us”, “our” or any such variations. Longhou Capital Markets Pty Ltd is referred to as “Longhou Capital Markets” or “Longhou”.

This FSG does not relate to financial services provided by firms, companies, individuals or institutions which UGC does business with or introduces clients to.

This Financial Services Guide (FSG) is dated **3 May 2016** and replaces all previous versions. Longhou Capital Markets Pty Ltd (*formerly AG Capital Markets Pty Ltd*) ACN 114 266 698 authorises the distribution of this FSG for United Global Capital Pty Ltd. The section headed “Who is my Advisor” may be dated a later date than the body of this FSG, because that section relates to the activities of a particular advisor.

## About This Guide

This Financial Services Guide (FSG) is an important document that is designed to tell you about:

- Who we are.
- The financial services we offer.
- How to Contact Us.
- Who My Advisor Is.
- What is My Advisor Able to Provide.
- What is General Financial Advice.
- What is Personal Financial Advice.
- Product Disclosure Statements.
- Information We Need From You.
- What You Pay For Our Services.
- How You Can Engage Our Service.
- How You May Provide Us Instructions.
- Our Online Investment Reporting Service.
- How We Pay Our Advisors.
- Our Associations that you need to know about.
- What to do if you have a complaint about our services.
- Professional Indemnity Insurance.

If you need further information on any of these matters, please ask.



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## Who We Are

United Global Capital Pty Ltd, from here on referred to as “UGC” is an investment and financial advisory firm. Our advisors’ record of achievement and reliability is based on providing some of the highest quality investment and financial advice in Australia. We offer extensive skills which mirror the different needs of clients, with great emphasis placed on research to support the advice and the products provided.

UGC is a Corporate Authorised Representative (CAR No. 416388) of Longhou Capital Markets Pty Ltd, holder of Australian Financial Services Licence (AFSL 292464) and is authorised to provide financial services under this licence.

## Who is Longhou Capital Markets

Longhou Capital Markets is an Australian Financial Services Licence Holder (AFSL 292464). Under this licence Longhou Capital Markets has the ability to authorise advisers and advisory firms to operate financial services businesses under this licence. Longhou Capital Markets can authorise individuals and businesses who it views as meeting certain strict educational, experience and competency requirements as described under law, to advise and deal in the following instruments under its licence:

- Deposit Products (including bonds, term deposits & savings accounts)
- Derivatives (including options, warrants, futures & CFD)
- Foreign Exchange (including currency & currency derivatives)
- Government Debentures (including Australian & international)
- Life Insurance Products (including Life, TPD, income protection & trauma)
- Managed Investment Schemes (including managed funds, syndicates & unit trusts)
- Margin Lending services
- Retirement Savings Accounts
- Securities (including equity, debt & hybrid)
- Superannuation (self-managed superannuation, retail, corporate & industry)

## How to contact Longhou Capital Markets

You can contact Longhou Capital Markets on the details outlined below.

Office Address	Postal Address
Longhou Capital Markets Pty Ltd Suite 8B, Level 1, 23 Main St, Varsity Lakes, QLD 4227  Ph: 07 5555 8500 / 1300 882 402 Fax: 07 5555 8555	Longhou Capital Markets Pty Ltd PO Box 579, Varsity Lakes, Qld 4227

## Who is my Advisor?

Longhou has authorised Corporate Authorised Representatives (Companies) and Authorised Representatives (Individuals) to provide financial services. As the Licensee, Longhou Capital Markets is responsible for the advice you receive from us and our advisors. UGC advisors are only able to provide



products that appear on the Longhou Capital Markets Approved Product List which can be viewed on our website (<http://www.Longhoucapital.com.au/about-us/approved-products-list/>).

The Details of your Corporate Authorised Representative can be found in this section of this FSG. This is where we will let you know the Name, Corporate Authorised Representative Number, Contact Details, Website and Authorisations.

**Name: United Global Capital Pty Ltd**

ABN: 25 154 158 273 CAR No. 416388 authorised by Longhou Capital Markets on **16 January 2012**

Address: Level 7, North Tower, 459 Collins Street, Melbourne VIC 3000

Phone: +61 3 8657 7640

Fax: +61 3 8657 7641

Email: [info@ugc.net.au](mailto:info@ugc.net.au)

Website: [www.ugc.net.au](http://www.ugc.net.au)

United Global Capital Pty Ltd is authorised by Longhou Capital Markets to deal by applying for, acquiring, varying or disposing of a financial product on behalf of another person in respect of the following classes of products:

- A. deposit and payment products;
- B. derivatives;
- C. foreign exchange;
- D. debentures, stocks or bonds issued or proposed to be issued by a government;
- E. life products
- F. interests in managed investment schemes including investor directed portfolio services;
- G. retirement savings accounts ("RSA") products (within the meaning of the Retirement Savings Account Act 1997);
- H. securities; and
- I. superannuation

The details of your nominated advisor can be found in this section of this FSG, where we outline the advisor's contact details together with the training, education, experience and authorisations for that advisor. This section of the FSG is dated **16 January 2012**.

**Name: Joel James Hewish**

Authorised Representative Number: 416387

Address: United Global Capital, Level 7, North Tower, 459 Collins Street, Melbourne VIC 3000

Phone: 03 8657 7640

Mobile: 0401 826 096

Email: [j.hewish@ugc.net.au](mailto:j.hewish@ugc.net.au)

Your advisor's qualifications and experience are as follows:

Joel graduated as a Bachelor of Business (Banking and Finance) with a Minor in Economics on 21 April 2005. He also holds a Graduate Certificate in Financial Planning and a Graduate Diploma of Applied Finance and Investment issued by The Financial Services Institute of Australasia and a Diploma of Business (Banking and Finance) from Swinburn University (TAFE). He has been engaged in the financial services industry since December 2004.



**Joel James Hewish** is authorised by Longhou Capital Markets to:

1. Provide financial product advice on the following classes of financial products:

- basic deposit products;
- deposit products other than basic deposit products;
- derivatives;
- foreign exchange;
- government debentures;
- life insurance products;
- interests in managed investment schemes including: investor directed portfolio services;
- retirement savings accounts;
- securities; and
- superannuation

2. Deal in a financial product by applying for, acquiring, varying or disposing of a financial product on behalf of another person in respect of the following classes of products:

- basic deposit products;
- deposit products other than basic deposit products;
- derivatives;
- foreign exchange;
- government debentures;
- life insurance products;
- interests in managed investment schemes including: investor directed portfolio services;
- retirement savings accounts;
- securities; and
- superannuation

To the extent that Longhou Capital Markets authorises its representatives to do so, your advisor can help you to apply for the financial products referred to above and can also give you financial product advice in relation to them. If your advisor is unable or unwilling to provide you with advice or services in respect of certain products, the advisor will refer you to another representative who should be able to assist you.

### General Financial Advice

There may be times where UGC offers you general financial advice. You should note that general financial advice does not relate specifically to you and therefore may not be appropriate to your particular financial needs, objectives and financial circumstances.

You need to take this into account before deciding whether or not to act on it.

### Personal Financial Advice

If we provide you with personal financial advice, then you will initially receive a Statement of Advice ("SoA") when or as soon as practical after the advice is given. This statement will set out the advice, the basis on which the advice was given and any remuneration or other benefit that we, including our



representatives and associates, may receive. We will also include details of any matter that might reasonably be expected to be capable of influencing us in providing this advice.

If you maintain an advice relationship with us, then generally we will not provide a SoA for further advice situations unless there have been significant changes to either your personal circumstances or the basis of the advice since your last SoA was provided. In these circumstances, however, we are still required to keep a Record of Advice (“RoA”). You have the right to request a copy of the RoA at any time.

### Product Disclosure Statements

When advice is given, we will also give you, where appropriate, a Product Disclosure Statement issued by the product provider containing information you would reasonably require to make a decision about whether to acquire the financial product. The PDS will disclose details of any fees and charges payable for that product.

### Information We Need from You

Depending on the type of service being sought, we may ask you to provide certain personal information to your advisor, either in writing or verbally. This may involve a quite detailed process of both qualitative and quantitative data collection. Please ensure that your advisor becomes aware of any changes that may be relevant when advice is given in the future.

- **What Information Do We Retain About Clients** – We maintain a record of your personal profile which may contain details of your objectives, financial situation and needs. We maintain records of any recommendations made to you, together with summaries of meetings and transactions. All these records are our property and must be retained for production to the regulatory authorities upon their request. If you wish to examine our file, you should ask us and we will make arrangements for you to do so.
- **What Are The 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, any recommendations we make may not be appropriate to your needs and objectives. In certain cases, your failure to provide information may place us in a position where we cannot provide any advice or any financial services to you.
- **General Advice Warning** – When we provide General Advice (whether or not we have a record of your personal details), our advice will not take into account your personal financial objectives, needs or circumstances and may therefore not be appropriate for you. As we indicated above, in such circumstances you must determine if our advice is appropriate for you.

All information is kept strictly confidential and you can obtain a copy of our Privacy Policy from your advisor or from [www.ugc.net.au](http://www.ugc.net.au).

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 drivers licence. We will also retain copies of this information. We assure you that this information will be held securely.



## What Do You Pay For Our Services?

UGC and your Advisor are remunerated through a combination of fees and commissions that you are charged. To assist you in making an informed decision UGC or your Advisor 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.

You may be charged a fee for the services we provide or we may be paid a commission or brokerage or a combination of the two may apply. All fees and commissions are payable to the Licensee (Longhou Capital Markets) and include the fees we pay for clearing and settlement where appropriate.

The level will vary with the financial product being traded, the frequency of your trading activity, the type and level of service and the size of the transaction. Fees and commissions are subject to negotiation prior to us providing you with a financial service. As part of our negotiations, all share trades would normally be subject to a minimum dollar cost which would apply if the brokerage calculated by any other method fell below the minimum figure. Once disclosed and agreed, these fees and commissions will be charged at the time your transaction is executed or the service is provided.

## How You Can Engage Our Services

### Strategic Financial Advice

UGC offers a comprehensive strategic financial advice service where we provide an in-depth analysis of your current financial position, financial needs, aims and objectives. It will cover all relevant areas of our advisory services. We will assess your tolerance for risk and advise you on the most appropriate strategies and structures to ensure that you have every chance of securing your financial future.

Preparation of the Statement of Advice will be charged at \$275 per hour including GST. Where a client agrees to engage our services on an ongoing basis, either through one of our ongoing Investment Advisory Agreements or Financial Advisory Agreements or both, the Statement of Advice fee will be capped at \$5,500 including GST.

Before providing the advice to you, your adviser will provide you with an estimate of the cost of the advice.

*Speak to your adviser about how they may be able to stylize your fee so that some or all of your fees may become tax deductible.*

### Financial Markets Investment Advisory Service Agreements

UGC offers two fully integrated Financial Markets Investment Advice and Administration Services where we provide proactive and dynamic investment and trading advice, asset allocation advice and administration services.

### Platinum Advisory Service

The Platinum Advisory Service is our premium financial markets investment and trading advisory service and is for those clients who would like to take a more active approach to direct financial asset management. It is designed to include a range of conventional and unconventional investment and



trading strategies in both Australian and overseas financial markets and is designed to offer clients access to lower risk, higher return strategies usually reserved for professional or sophisticated investors.

Under our Platinum Advisory Service agreement, clients receive:

- An asset allocation and liquidity review at least on a quarterly basis.
- Initial & ongoing portfolio construction advice.
- Pre-end of financial year Capital Gains/Loss review (Built into final review for financial year).
- Access to and personalised advice regarding share offers, placements, capital raisings and other corporate actions as they present.
- Dynamic and proactive individual investment and trading recommendations personalised to your needs and objectives.
- Half yearly investment performance and asset allocation reports.
- Consolidated tax reports for preparation of income tax returns.
- 24/7 secure online access to our consolidated investment portfolio reporting system.

This service and its fees are described in more detail in the Platinum Advisory Service Agreement.

The fees for this service are calculated as an annual percentage of your investment portfolio. The fee rates are outlined below:

<b>Portfolio Value</b>	<b>Annual % Fee</b>
First \$1,000,000	1.35%
Second \$1,000,000	0.77%
Over \$2,000,000	0.55%

The above fee will be subject to a minimum fee of \$4,400 incl GST per annum.

In addition, all portfolios will be subject to a \$550.00 incl GST per annum account maintenance fee, payable at the start of your agreement and on the anniversary of the agreement each year.

### **Advanced Advisory Service**

The Advanced Advisory Service is our standard financial markets investment advisory service and is for those clients, who because of either their portfolio size or through choice, would prefer a more “long only” investment approach. It is designed to include a range of more conventional investment strategies in both Australian and overseas financial markets. It is more appropriate as an entry level advisory service.

Under our Advanced Advisory Service agreement, clients receive:

- An asset allocation and liquidity review at least on a half yearly basis.
- Initial & ongoing portfolio construction advice.
- Pre-end of financial year Capital Gains/Loss review (Built into final review for financial year).
- Access to and personalised advice regarding share offers, placements, capital raisings and other corporate actions as they present.



- Dynamic and proactive individual investment recommendations personalised to your needs and objectives.
- Half yearly investment performance and asset allocation reports.
- Consolidated tax reports for preparation of income tax returns.
- 24/7 secure online access to our investment portfolio reporting system.

This service and its fees are described in more detail in the Advanced Advisory Service Agreement.

The fees for this service are calculated as an annual percentage of your investment portfolio. The fee rates are outlined below:

<b>Annual % Fee</b>	
<b>Portfolio Value</b>	1.35%

There is no minimum fee applicable to this service that is charged by UGC.

#### **Brokerage and fees charged by Australian & International Brokers.**

UGC has arrangements with several share brokers to provide their services at a discount rate. For transactions placed and accounts opened with those brokers you will be charged directly by the broker for these amounts. The rate at which these transaction costs are set will be negotiated between you and your adviser. United Global Capital maybe entitled to a rebate of up to 100% of the total brokerage and fees charged.

*Speak to your adviser about how they may be able to stylize your fee so that some or all of your fees may become tax deductible.*

#### **When borrowing to invest in Financial Assets**

Where you engage UGC to provide advice under any of the above services and your portfolio is partly or fully funded through debt, your fee will need to be negotiated between yourself and your adviser on a flat fee for service basis.

#### **Financial Advisory Service Agreements**

If you wish to engage our services to develop a personalised strategic financial plan, it is highly recommended that you sign up to one of our Financial Advisory Agreements to ensure that your financial strategy remains appropriate to your needs and remains on track throughout the different stages of your life.

As your personal circumstances change, so to do tax laws, government policies, investment markets and the rules which govern them. Each review is aimed at ensuring that your strategy remains appropriate for the period ahead and ensures, where necessary, changes are made and implemented.

#### **Tier 1 – Financial Advisory Service Agreement**

Our Tier 1 - Financial Advisory Service Agreement is designed to provide ongoing Financial Advisory Services to clients who have engaged UGC to design and implement their financial and investment



strategy. It is suitable for clients who require a much more involved service to manage and maintain their financial strategy.

This service typically covers 2 x half yearly financial review meetings and additional SoA's where required. It also covers advice related to superannuation contributions, pension payments and calculations, employment termination payments, rollovers, income splitting, property investment reviews, capital gains management, SMSF trustee compliance advice, unlimited access to your financial adviser and much more.

The cost of our Tier 1 - Financial Advisory Agreement is a flat fee of \$2,200 per annum inclusive of GST, payable monthly and direct debited from your nominated account.

### **Tier 2 – Financial Advisory Service Agreement**

Our Tier 2 - Financial Advisory Service Agreement is designed to provide ongoing Financial Advisory Services to clients who have engaged UGC to design and implement their financial and investment strategy. It is suitable for clients who require less involved ongoing financial advisory services to manage and maintain their financial strategy.

This service typically includes one (1) annual financial review meeting and additional SoA's where required. It also covers advice related to superannuation contributions, pension payments and calculations, employment termination payments, rollovers, income splitting, property investment reviews, capital gains management, and unlimited access to your financial adviser and more.

The cost of our Tier 2 - Financial Advisory Agreement is will be a flat fee negotiated between yourself and your adviser but will be charged at a lower rate than the Tier 1 – Agreement. The fee will be payable monthly and direct debited from your nominated account. The typical fee for this service is \$1,375 including GST, payable monthly and direct debited from your nominated account.

*Speak to your adviser about how they may be able to stylize your fees so that some or all of your fees may become tax deductible.*

Further details on these services are provided in our Financial Advisory Service Agreements.

### **Universal Advice Agreement**

The Universal Advice Agreement combines all the services outlined in the selected Financial Markets Advisory Service Agreement and Financial Advisory Agreement, consolidated under one full agreement.

The fees for this service are combined together under the one agreement for maximum tax and cost effectiveness.

### **Self-Managed Superannuation Administration & Compliance**

UGC provides a specialist Self-Managed Superannuation Administration & Compliance service. The aim of this service is to remove the burden of maintaining records, bookkeeping, processing and calculating all the necessary compliance and administrative functions of running a self-managed superannuation fund, allowing you to focus on those things which provide you with the greatest enjoyment or are of more importance to you.



Under this service we:

- Provide ongoing financial and compliance administration;
- Maintain records of all transactions of the Fund;
- Arrange the preparation of SMSF tax returns, member statements, financial statements and administer supporting documentation;
- Arrange the audit of your self-managed superannuation fund;
- Provide Corporate Trustee ASIC agent representation services;
- Administer the payment of bills, fees and expenses as required;
- Administer rollovers, pensions and contributions;
- Provide online access to fund member statements and financial statements.

The Self-Managed Superannuation Administration Service provides you with the flexibility to invest in an unlimited range of investments, subject to legislation, including but not limited to listed and unlisted securities, property trusts, managed funds, derivatives, direct property, commodities, collectibles and foreign currency.

The fee for this service is charged at a flat annual fee of \$1,736 including GST per annum for funds deemed by UGC to be non-complicated funds to administer. If a fund is deemed to hold assets which excessively complicate the administration of the fund, UGC reserves the right to negotiate a more appropriate fee to provide the same service.

Fees are payable on a monthly basis and are generally tax deductible to the Self-Managed Superannuation Fund and will be direct debited from your Macquarie Bank Cash Management Account. Where the fee for this service commences part way through the financial year, any residual balance outstanding will be direct debit in the final month of the financial year.

Further details are provided in the UGC SMSF Administration Agreement.

## **Other Services, Fees and Charges**

### *Fee for Service Tasks*

Investment and financial advisory services provided in the absence of any formal Advice or Administration agreement are charged at an hourly rate of \$275 per hour including GST.

### *Documentation & establishment fees*

Where UGC is engaged to establish specific documentation, structures, entities or other, UGC will charge a project fee for these services. These fees will be negotiated between yourself and your adviser depending on the project or task.

### *Indirect charges*

UGC may receive fees and commissions paid by promoters and managers of investment products or securities. These fees will be disclosed at the time of the advice being provided.



### *Public share offers*

UGC may receive placement fees when its clients participate in initial public offers. Any such fees will be disclosed at the time but will generally range between 0% and 1.5%. These fees will not be an additional cost to you.

### *Retail investment trail fees and commissions*

Up-front and on-going trail commissions maybe paid if you invest in retail managed funds or products. Fees may be rebated partly or wholly depending on arrangements with you.

### *Cash management trail fees*

Where an investment portfolio is required to have a Cash Management Account or other settlement account, UGC may receive trail commissions. This fee maybe rebated partly or wholly depending on arrangements with your adviser.

### *Insurance Commissions*

UGC will receive commission of between 0% and 130% of the value of the premium that you pay and will be dependent on the specific product that you purchase and whether or not the premium is an initial premium or renewal premium. All commission rates will be disclosed at the time the advice is provided.

### *Foreign Currency*

UGC will receive a commission or rebate of foreign currency transaction brokerage or spreads charged on foreign exchange transactions executed by UGC through their foreign exchange brokerage accounts established by UGC. The rebate or commission may be as much as 100% of the total brokerage or spread charged.

### *Other Fees*

We may also receive commission or rebates for services referred or brokered for other services and these will be disclosed to the client at the time of the advice or referral.

### *Rebates Paid*

UGC has arrangements with a number of external businesses to market its services. In some instances UGC may pay fees to these companies for the marketing of these services.

## **How You May Provide Instructions**

You may specify how you would like to give us instructions. For example, you may provide instructions to us by telephone, email or other means. But in all cases we must receive a written confirmation of these instructions.

PLEASE NOTE, AS A MATTER OF POLICY, UGC DOES NOT RECEIVE INSTRUCTIONS BY FAX.



## Our Online Investment Reporting Service

As a client of UGC, we are able to provide you with 24/7 online access to each of your investment portfolios and provide you with the ability to download numerous individual and consolidated online investment reports including but not limited to:

- Income & growth performance reports
- Asset allocation reports
- Transaction reports
- Consolidated tax reports for completion of your tax return
- Realised and unrealised capital gains reports; and
- Income reports.

To ensure that your portfolio/s reflect the most recent market movements, your portfolio's cash management trust accounts, global listed securities and managed fund prices are updated daily and reflect the most recent prices available as at the close of business the previous business day.

## How We Pay Our Advisors

Advisors of UGC are remunerated by way of salary and other employee benefits. They may also be eligible for a discretionary bonus or other incentive based payments.

Your advisor is able to disclose this to you at your request.

## Our Associations That You Need To Know About

UGC is a Corporate Authorised Representative of Longhou Capital Markets Pty Ltd, which is part of the Longhou Group. As such, UGC and Longhou Capital Markets Pty Ltd are associated with the following companies:

- Longhou Funds Management Pty Ltd
- Longhou Private Wealth Pty Ltd
- Longhou Super Pty Ltd

These companies may receive a percentage of the brokerage and other income generated by us relating to transactions carried out for clients, as well as refer potential clients to us.

UGC also has arrangements with a number of external businesses to market its services. UGC also offers a client referral program to its clients. In some instances, UGC may pay fees to these companies or clients for the marketing of these services. The businesses UGC has these arrangements with are:

- Mortgage Choice – Niddrie
- Mortgage Choice – Altona
- Infinite Capital Pty Ltd
- Kambiz Mortgage Services



Longhou has relationships with Longhou Investment Holdings Pty Ltd and Longhou Investment Group Pty Ltd that might reasonably be expected to be capable of influencing our advisors in providing a financial service in respect of products issued by these entities. Our advisors are aware of their obligations to disclose the extent and nature of this relationship at the time the advisors provide a financial service in those products. A full list of products provided is available on Longhou Capital Markets's website (<http://www.lcmarkets.com.au/about-us/approved-products-list/>).

## Dispute Resolution

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

- Contact your advisor and tell your advisor about your complaint. The majority of complaints can be resolved this way.
- If you do not have an advisor, or your complaint is not acknowledged within 7 days, please contact the Complaints Manager at our licensee, Longhou Capital Markets on 07 5555 8500.
- You can also put your complaint in writing and send it to Longhou Capital Markets at:

Longhou Capital Markets Pty Ltd  
PO Box 579,  
Varsity Lakes, Qld 4227

UGC and Longhou Capital Markets will try and resolve your complaint quickly and fairly. You should receive written acknowledgement of your complaint within 5 business days after it is received.

If your complaint is not satisfactorily resolved within a further 45 days, you can raise your concerns with the Financial Ombudsman Service on 1300 780 808. Longhou is a member of this complaints resolution service.

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

## Professional Indemnity Insurance

UGC and Longhou Capital Markets confirms that it has arrangements in place to ensure it continues to maintain Professional Indemnity insurance in accordance with s.912B of the Corporations Act 2001 (as amended). In particular our Professional Indemnity insurance, subject to its terms and conditions, provides indemnity for Longhou Capital Markets and its authorised representatives / representatives / employees in respect of its authorisations and obligations under its Australian Financial Services Licence. The insurance will continue to provide such coverage for any authorised representative / representative / employee who has ceased, for work done whilst engaged with it.

The preparation of this FSG was completed on 3 May 2016.

