



Financial Services Guide

ABN 90 613 345 556
Authorised Representative No. 1266283
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Australian Financial Services Licensee IWM Advisors Australia Pty Ltd
ABN 38 133 517 021
Australian Financial Services Licence No. 343582



Purpose

This Financial Services Guide (FSG) is an important disclosure document, providing you with information about IWM Advisors Australia Pty Ltd (IWM) and Accument Pty Ltd trading as Bigwig Investments (Bigwig).

It is designed to inform you of the financial services we offer, how we are remunerated and information on how we deal with complaints.

Documents you may receive

In addition to this FSG, you may receive, and you should review carefully, documents from Macquarie Bank Limited and Open Markets Pty Ltd in relation to the services that they provide. These documents contains specific information on the financial products and services provided, including features and costs and will assist you in making an informed decision.

Services that we provide

Bigwig provides:

- General advice only. This means it is advice that does not consider your personal objectives, financial situation or needs. Before acting on general advice you should consider the appropriateness of the advice having regard to your situation.
- Australian tax residents over the age of 18 (Bigwig Eligible Customers), acting on their own behalf or as trustee or agent for another, with the ability to purchase selected securities listed on Australian or International stock exchanges.
- When you sign up to a Bigwig 'Trading Account' you agree to commence the application process for a Cash Management Account (CMA).
- The CMA is registered in the your name, as the client. It enables you to hold cash funds and when you hold cleared funds in the CMA, an investment order can be placed.
- All investment orders are executed at the Best Bid or Offer as of the time your order is placed in the market.

Bigwig is authorised to advise and deal in the following classes of financial products to retail and wholesale clients:

- Deposit and payment products
- Government debentures, stocks or bonds
- Managed Investment Schemes, including Investor Directed Portfolio Services
- Securities

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 licence. We will also retain copies of this information. We cannot provide service to you if you are unwilling to provide this information.

How you pay for our services

There are a number of costs, fees and commissions that you may be required to pay us, in order to use our services which will be updated in this FSG from time to time. As at the date of this FSG, these fees are as set out below:

- Transaction Fee of \$30 per trade or 0.1% of the value of the trade, whichever is the higher

All fees and commissions are paid to IWM.

IWM and its Representatives may from time to time receive non-cash benefits with a cash value of less than \$300. Details of benefits between \$100 and \$300 will be maintained on a register. These benefits will normally be one off and will not be received from a product provider on a regular basis.

Bigwig's employees receive a salary and may also be entitled to receive a performance bonus in monetary form.

You have the right to request further information in relation to the remuneration, the range of amounts or rates of remuneration, and soft dollar benefits received by Bigwig and IWM.

Associations and relationships

Bigwig is a Corporate Authorised Representative of IWM. Services are provided by Bigwig on behalf of IWM. IWM holds Australian Financial Services License Number 343582, allowing its Representatives to provide services outlined in this Financial Services Guide. IWM authorises the distribution of this Financial Services Guide.

Bigwig is wholly owned by the family of the Directors of Bigwig and IWM.

If you have been referred to Bigwig by a third party, IWM and Bigwig do not pay a referral fee to that third party.

Bigwig uses Open Markets Australia Limited to execute trades on your behalf. The cost of that service is included in your Transaction Fee.

Professional indemnity insurance

IWM and Bigwig hold and will take reasonable steps to maintain Professional Indemnity Insurance cover. This cover complies with our obligations under section 912B of the Corporations Act relating to breaches of IWM's Australian Financial Services Licence obligations by both current and former representatives and staff.

IWM and Bigwig and associates (including our insurer) cannot guarantee the capital, investment returns or success of the services and products provided.

Complaints

We are committed to providing our clients with the highest standards of service. Should you have a complaint, we have procedures to ensure that your issue receives due consideration and is dealt with appropriately.

If you have a complaint about the service provided to you, please take the following steps:

1. Contact Bigwig immediately and explain the complaint.
2. If your complaint is not satisfactorily resolved within five working days, request a Complaint Reports Form and send it to us at:

Complaints Officer
IWM Advisors Australia Pty Ltd
PO Box 6082, Chapel Street North LPO
South Yarra Victoria 3141

3. The Complaints Officer will try and resolve your complaint within five working days, however this may not always be possible, depending on the nature of your complaint.
4. Our Complaints Officer will look after your complaint and will keep you informed about it. The Complaints Officer may need to contact you for more information to assist in the resolution process.
5. If you still do not receive a satisfactory outcome and you wish to take your complaint further you can contact the following external dispute resolution body, of which we are a member:

Australian Financial Complaints Authority
GPO Box 3
Melbourne Victoria 3001
Phone: 1800 931 678

For further information about your rights you can contact the Australian Securities and Investment Commission by telephone on 1300 300 630.

If you have concerns over the conduct of IWM or its Representatives, you may raise the matter with the Financial Planning Association of Australia. They can be contacted at PO Box 109, Collins Street West, Melbourne 8007.

Privacy Policy

The privacy of our clients and their personal information is an important issue for IWM Advisors Australia Pty Ltd and Bigwig (We).

The Privacy Amendment (Enhancing Privacy Protection) Act sets out a number of Australian Privacy Principles (APPs). Our aim is to both support and ensure that we comply with these principles.

Further information on privacy in Australia may be obtained by visiting the website of the Office of the Federal Privacy Commissioner at <http://www.privacy.gov.au>.

As a financial services organisation we are subject to certain legislative and regulatory requirements which necessitate us to obtain personal information about you, including s961B of the Corporations Act. We collect information about you for the purpose of reporting to AUSTRAC under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006.

Collection of information

We collect and hold your personal information for the purpose of providing financial services to you, and discharging our legal obligations.

If the information you provide to us is inaccurate or incomplete, it may impact the quality and appropriateness of our recommendations.

We collect personal information in a number of ways, primarily when you provide information during our online sign up process, through a data collection form or by phone or email. The information that we collect may include;

- your name and contact information
- information used to verify your identity such as your driver's license number,
- your tax file number,
- information about the security purchases and sales that you have made,
- other information that may be required to open a bank account or trading account.

Without your consent we will not collect information about you that reveals your racial or ethnic origin, political opinions, religious or philosophical beliefs or affiliations, membership of professional or trade association, membership of a trade union, details of health, disability, sexual orientation, or criminal record. This is subject to some exceptions including where the collection is required by law; and when the information is necessary for the establishment, exercise or defence of a legal claim.

Where you provide us with information about another person, you must ensure that they are aware information has been provided to us and of the existence of this document.

Use and disclosure

We may disclose your personal information to organisations outside IWM Advisors Australia Pty Ltd. The organisations to which we disclose information may include:

- fund managers and other product providers in order to manage or administer your affairs;
- compliance consultants to ensure that We are meeting our compliance standards;
- paraplanning contractors or temporary staff to handle workloads during peak periods;
- mailing houses;
- your professional advisers, including your solicitor or accountant as authorised by you;
- information technology service providers to maintain, review and develop our business systems, procedures and infrastructure including testing or upgrading our computer systems;
- Government and regulatory authorities and other organisations, as required or authorised by law, for example, to government or regulatory bodies for the purposes related to public health or safety, the prevention or detection of unlawful activities or to protect public revenue.
- another representative of IWM Advisors Australia Pty Ltd if necessary;
- a potential purchaser/organisation involved in the proposed sale of our business for the purpose of due diligence, corporate re-organisation and transfer or all or part of the assets of our business.
- Any specified party where you have given your express consent to provide information to that party.

These organisations will be required to maintain confidentiality.

Please note that that we also may use your information where it is related to the primary purpose of your engagement and it is reasonable for you to expect the information to be disclosed.

Although in certain circumstances we are required to collect government identifiers such as your tax file number, we do not use or disclose this information other than when required, authorised by law or unless you have voluntarily consented to disclose this information to any third party to complete services on your behalf.

From time to time, we may provide you with direct marketing material. This will include articles and newsletters that may be of interest to you. We may only use sensitive information about you for direct marketing once we have obtained your consent. If, at any time, you do not wish to receive this information, you may contact us with this request.

Quality of information

We will make every effort to ensure that the personal information we collect is accurate and complete. However we will rely on you informing us if your personal details change.

Security of information

IWM Advisors Australia Pty Ltd takes its obligations to protect your information seriously, this includes where we operate throughout Australia and overseas, as part of our operations some uses and disclosures of your information may occur outside your State or Territory and/or outside of Australia. In some circumstances we may need to obtain your consent before this occurs.

Bigwig holds some personal information in Amazon Web Services (AWS) data centres. These data centres may be located in the USA.

We will take reasonable steps to protect the personal information we hold from misuse, loss, and from unauthorised access, modification or disclosure. Where your personal information is no longer needed, and we are not required by law to maintain it, we will ensure that it is securely and permanently destroyed.

Website

Our website uses cookies to provide you with a better user experience. Cookies also allow us to identify your browser while you are using our site – they do not identify you. If you do not wish to receive cookies, you can instruct your web browser to refuse them.

Access to personal information

You may at any time request access to your personal information that we hold. We will endeavour to comply with your request as soon as possible, which would normally be within a period of 14 days. In most cases there will be no charge for providing such information; however requests involving large amounts of information may incur a fee.

Some exceptions exist where we will not provide you with access to your personal information if:

- providing access would pose a serious threat to the life or health of a person;
- providing access would have an unreasonable impact on the privacy of others;
- the request for access is frivolous or vexatious;
- the information is related to existing or anticipated legal proceedings between us and would not be discoverable in those proceedings;
- providing access would reveal our intentions in relation to negotiations with you in such a way as to prejudice those negotiations;
- providing access would be unlawful;
- denying access is required or authorised by or under law;

- providing access would be likely to prejudice certain operations by or on behalf of an enforcement body or an enforcement body requests that access not be provided on the grounds of national security.

Should we refuse you access to your personal information, we will provide you with a written explanation for that refusal.

Please contact our Privacy Officer if you wish to complain about any breach or potential breach of your privacy rights. Your complaint will be addressed within 7 days. If you are not satisfied with the outcome of your complaint, you are entitled to contact the Office of the Privacy Commissioner.

Privacy Officer
IWM Advisors Australia
PO Box 6082
Chapel Street North LPO
SOUTH YARRA VIC 3141

Office of the Australian Information Commissioner
enquiries@oaic.gov.au
GPO Box 5218
Sydney NSW 2001

Contact Details

IWM Advisors Australia Pty Ltd
ABN 38 133 517 021
Australian Financial Services License No.
343582

Bigwig
ABN 90 613 345 556
Authorised Representative No: 1266283

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