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Ethics Investment Pty Ltd is a Corporate Authorised Representative (CAR 1293946) of RM Capital Pty Ltd (AFSL 221938)

Amrit Pal Singh Malhotra

This document must be read in conjunction with the latest version of the Financial Services Guide issued by RM Capital Pty Ltd AFSL Number 221938 available on our website <https://www.rmcapital.com.au/>

Before you receive our advice

Who is my adviser?

Your adviser will be **Amrit Pal Singh Malhotra (Amrit)**.

Amrit has been working in financial services for twelve years. Amrit worked as an Investment Adviser in Delhi, India before he moved to Melbourne, Australia in 2017.

Amrit has completed a Master's in Business Administration (Marketing) with the Institute of Management in Ghaziabad, as well as a Graduate Diploma of Financial Planning with Kaplan.

Amrit Malhotra is compliant with ASIC Regulatory Guideline 146.

Who is responsible for the advice provided to me?

Amrit is currently a Sub-authorised Representative (AR No. 1266128) of Ethics Investment Pty Ltd (CAR No. 1293946) which holds a Corporate Authorised Representative authorisation from RM Capital Pty Ltd (AFSL 221938). RM Capital Pty Ltd is responsible for the advice provided by its representatives.

RM Capital Pty Ltd is a Member of the Australian Financial Complaints Authority and RM Capital Pty Ltd and its Representatives must comply with the FASEA Code of Ethics at all times when dealing with you.

What services is my adviser authorised to provide?

- Deposit and payment products limited to:
 - Basic deposit products
 - Deposit products other than basic deposit products
- Debentures, stocks or bonds issued or proposed to be issued by a government
- Interests in managed investment schemes including:
 - Investor director portfolio services
- Retirement savings accounts
- Securities
- Life products: Investment Life Insurance products & Life Risk Insurance Products
- Standard margin lending facility
- Superannuation

Your RM Capital Pty Ltd adviser acts for you when providing these 'authorised services'. In addition, the adviser is able to offer you an on-going review service for your investment portfolio.

We will only recommend an investment to you after considering its suitability for your individual investment needs, objectives and financial circumstances. The products we recommend are all selected from an approved list of products carefully researched by research experts and reputable research providers. To ensure the most suitable advice we need to find out your individual investment objectives, financial situation and needs before we provide our advice.

In addition, under the requirements of the FASEA Code of Ethics we may also seek information about broader needs and objectives which may include information about family members and / or other relevant individuals where this information is essential to us providing advice in your best interest. Where the Authorised Representative cannot recommend any appropriate products or advises your best interest will not be served by him/her, they have a right to refuse provision of advice or services.

Fees & Charges

How will I pay for this service?

RM Capital Pty Ltd offers a range of payment options, it is important that you understand any fees payable in relation to the services you received, your adviser will explain the various options to you. The information below provides an indication of the type of fee arrangements that may be applied.

How are fees calculated and deducted?

Our calculation of fees is dependent on the level of service chosen by the client. All levels of service, their associated calculations for fees and charges and the ongoing services provided are discussed in the first meeting and subsequently disclosed, prior to implementation of any recommendations, in the Statement of Advice.

Direct Equities

CMC Markets Stockbroking Ltd & Finclear Executions Ltd

Brokerage charge per transaction. Up to 2% (subject to a minimum of **\$100**) plus GST

Worked Example: 1%	Revenue Split including GST
<i>\$15,000 share parcel:</i> Gross brokerage = \$165 (incl GST)	RM Capital – up to 40% (or up to \$66.00) Adviser - from 60% (or from \$99.00)

Placements

Fees as per Offer Letter: Up to **6% plus GST**

Worked Example	Revenue Split including GST
<i>\$10,000 application</i> Fees = \$660 (incl GST)	RM Capital – 10% - 30% (\$66 - \$198) Adviser – 70 – 90% (\$462 - \$594)

Wealth Management

Portfolio Management Service

Choice of **fixed dollar (\$)** or **percentage of asset (%)** as determined with your adviser and outlined in the Portfolio Management Service agreement and Statement of Advice

<i>Worked Example: Fixed Dollar</i>	<i>Revenue Split including GST</i>
<i>\$325,000 portfolio</i> Gross payable = \$3,300 (incl GST)	RM Capital – 10% (or \$330) Adviser - 90% (or from \$2,970)

<i>Worked Example: % of asset</i>	<i>Revenue Split including GST</i>
<i>\$500,000 portfolio at 1.5%</i> Gross payable = \$8,250 (incl GST)	RM Capital – 10% (or \$825) Adviser - 90% (or from \$7,425)

**** An additional fee for third party may apply. This fee will be disclosed to you in your relevant advice document**

Financial Planning

SMSF Deed set up: **\$2,200 (incl. GST)**

Statement of Advice (minimum 10 hours of work): **\$3,750 (incl. GST)**

General Planning: **\$375 (incl. GST) per hour**

<i>Worked Example: Fixed Dollar</i>	<i>Revenue Split including GST</i>
As per SOA or agreement	RM Capital – 10% Adviser - 90%

Personal Insurance

Product provider pays one-off fee: up to **66% of the first years annual premium**

Product provider pays an ongoing annual fee: up to **22%**

<i>Worked Example: Fixed Dollar</i>	<i>Revenue Split including GST</i>
<i>\$1,000 insurance premium policy:</i> New Policy Fee = \$660 (incl GST) Annual Fee = \$220 (incl GST)	RM Capital – 10% Adviser - 90%

Will my adviser receive any other benefits?

From time to time your advisor may receive a benefit by way of sponsorship of educational seminars, conferences, site visits or training days. Any such benefit will be limited to those permitted under the law. A register will be maintained detailing any benefits received and the register may be examined upon request at a mutually convenient time. Please note - under the code of ethics we are prohibited from accepting any third-party payments and benefits that could potentially create a conflict of interest. In all instances we will seek your prior written consent on all fees and payments we will receive.

When you receive our advice

Do I receive detailed information about actual fees and other benefits my adviser receives from making the recommendations?

Yes. You have the right to know about details of fees and other benefits your adviser receives for recommending investments. We will provide this information to you when we make specific recommendations however in all cases your prior consent will be required.

What about my privacy?

We are committed to implementing and promoting a privacy policy that will ensure the privacy and security of your personal information. Please note that we may be obliged to provide your personal details to our Regulators, the ATO, and other Government bodies under our legislative and legal obligations. A copy of our privacy policy is available on our website www.rmcapital.com.au and a copy can be mailed on request at any time.

Do I decide how I wish to instruct you to buy or sell my investment?

Yes. You may specify how you would like to give us instructions. For example, by telephone, fax or other means. When dealing in a live market we prefer to receive your instructions by telephone. If you choose to use other forms such as email or facsimile it is your responsibility to ensure those instructions were received.

RM Capital Pty Ltd do not guarantee transmission or technology failures.

Am I entitled to receive a Record of Advice?

On an ongoing basis, a Record of Advice (ROA) will be created instead of an SOA if there have been no significant changes in your personal circumstances or the basis of the advice has not significantly changed since the last SOA was provided. You may request a copy of the ROA at any time up to 7 years after the advice was given. If you choose to use our services you may also receive from us a Product Disclosure Statement (PDS), Statement of Advice (SOA) and/or Record of Advice.

Am I entitled to receive additional information in respect to any other fees or incentive that may be received by RM Capital Pty Ltd or its advice providers or advisers?

You have a right to request further particulars in relation to the remuneration and the range of amounts or rates of remuneration received by RM Capital Pty Ltd and /or its advice providers.

IMPORTANT RELATIONSHIPS

Other business activities, associated entities and related third parties

In addition to Ethics Investment Pty Ltd, Amrit is also a director and a shareholder of Easy Access Mortgage Pty Ltd ACN 676 094 643 (EAM). As a result, Amrit will receive dividends, distributions, or income from EAM.

With your written consent, your Personal Information may be shared between Ethics Investment Pty Ltd and EAM in accordance with the entities' privacy policy.

Please note, the advice and services provided by EAM is: 1) not authorised under RM Capital Pty Ltd's AFSL; and 2) offered under a separate finance broker licence. Accordingly, RM Capital Pty Ltd is not responsible for the advice and services provided by EAM.

LICENSEE CONTACT DETAILS

Should you wish to contact the Licensee for further information please do not hesitate to contact them at:

RM Capital Pty Ltd

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