

FINANCIAL SERVICES GUIDE

JB ADVISORY PTY LTD

ACN 128 893 247

Corporate Authorised Representative

of

BR SECURITIES AUSTRALIA PTY LTD

ABN 92 168 734 530

AFSL 456663

Effective Date: 1st November 2018

About Us

BR Securities Australia Pty Ltd (BR) is the holder of Australian Financial Services Licence (“AFSL”) number 456663.

JB Advisory Pty Ltd (JBA), is an Authorised Representative (number 448484) of BR.

This Financial Service Guide (FSG) is designed to assist you in deciding whether to use JBA’s services and includes such things as:

- who we are
- our services
- how we transact with you
- how we are paid, and
- complaint processes

JBA is the entity providing the AFSL authorized services to you.

JBA is an independent private company.

BR is an independent private company owned by the directors of BR.

The distribution of this FSG by JBA is authorized by BR.

Contact Details of BR and JBA:

JBA Office:

3 Spring St, Sydney, NSW, 2000

ben@jbadvisory.com

BR Office: Level 14, 344 Queen Street, Brisbane, QLD, 4000.

Web Pages: <http://www.brsecuritiesaustralia.com.au>

What Financial Services are we authorised to provide to retail clients?

BR authorizes JBA to:

Provide general advice to retail and wholesale clients in relation to

- Securities

Arrange deals on behalf of retail and wholesale clients in relation to:

- Securities

Our general advice service

Please note that any advice given by JBA is general advice, as the information or advice given will not take into account your particular objectives, financial situation or needs. You should, before acting on the advice, consider the appropriateness of the advice, having regard to your objectives,

financial situation and needs. If our advice relates to the acquisition, or possible acquisition, of a particular financial product you should read any relevant Product Disclosure Statement or like instrument.

As we only provide general advice we will not be providing a Statement of Advice.

We will provide you with recommendations on

- ASX listed securities.
- Over the counter, alternatively called unlisted, securities

Our dealing service

ASX listed investments:

JBA offers retail and wholesale clients access to the ASX listed markets via 3rd party Market Participants (MP) we hire to provide such access.

Under our guidance our clients apply for an account with the MP directly filling in MP forms and supplying relevant identification. The MP will supply their own FSG when you apply for an account. All cash movements and settlements are handled by the MP independently of JBA. Clients may also need to fill in forms supplied by JBA. JBA interacts with both the MP and clients accessing the MP platform.

We act for our clients and we are not agents of the MP. We have hired the MP on a commercial basis. A client will interact with a JBA representative and be clients of JBA not the MP. A client will deal through JBA and the MP platform because they want access to JBA's recommendations on listed securities. JBA's representatives are also experienced wholesale market participants and continue to participate in the wholesale financial markets.

The two ways to deal are

- a) by an email or phone order to a JBA representative which will then be transacted into the MP platform.
- b) via an internet login to an MP platform directly by you.

Over the counter (OTC) investments

JBA will assist investors invest in over the counter securities we recommend using application forms supplied in the product disclosure documents and prospectuses.

How are we paid?

ASX listed investments

JBA receives a share from the MP of the negotiated brokerage you are charged to trade subject to the conflicted remuneration laws. The brokerage you pay to the MP when transacting is all you pay, there are no other fees.

Any initial public offerings (IPO) or secondary raisings that JBA representatives distribute to you may, subject to the conflicted remuneration laws, earn fees for the JBA representatives paid for by the issuers. You will be informed about any potential fees we may receive prior to dealing.

JBA's representatives receive a share, subject to the conflicted remuneration laws, of the brokerage, IPO and secondary raising fees, if any, that BR receives from the MP.

Over the counter investments

We may charge you a negotiated fee for helping you assess and access over the counter investments. This fee will be offset against any fees we receive from the issuer as a result of your investment, subject to the conflicted remuneration laws, and which we will disclose to you prior to investing.

Associations and Relationships

BR, JBA, its directors and related parties are independent service providers. JBA will disclose to you if there are any pecuniary interests relating to JBA's offers and JBA's representatives may subscribe to securities on offer.

Complaints

If you have a complaint about our service you should contact your representative and tell them about your complaint. The representative will follow BR's internal dispute resolution policy, which includes sending you a copy of the policy when required to. If you aren't satisfied with an outcome, you may contact AFCA, see below.

BR is a member of the Australian Financial Complaints Authority (AFCA). AFCA provide fair and independent financial services complaint resolution that is free to consumers.

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800931678 (free call)

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne, VIC, 3001.

Professional Indemnity Insurance

BR has in place Professional Indemnity Insurance which satisfies the requirements for compensation under s912B of the Corporations Act.