

Financial Services Guide

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 Financial Services Guide (“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.

Please note that Super Rewards will only be providing general advice and not providing personal financial advice. Please note that general advice does not take into account your individual objectives, financial situation or needs. You should seek advice from a licensed financial planner should you wish to receive personal advice.

Shartru Wealth Management has authorised Super Rewards to distribute this FSG.

Before You Receive Our Advice

Who will be providing the financial services to me?

Super Rewards Pty Ltd (ABN 90 629 681 296) is a Corporate Authorised Representative Number: 1278321 of Shartru Wealth Management Pty Limited, ABN: 46 158 536 87, Australian Financial Services Licence Number: 422409.

Our contact details are:

Super Rewards

Level 4, 11 York Street

Sydney, NSW, 2000

Ph: 02 8226 8518

Email: hello@super-rewards.com

Shartru Wealth Management (Shartru), under its AFSL, authorises Corporate Authorised Representatives (CARs) to carry on their business within the provisions of authorised financial services. Shartru's contact details are:

Postal Address:

PO Box 565

Belmont NSW 2280

Tel No: 1300 478 424

Email: advice@shartru.com.au

What kinds of financial services are you authorised to provide me and what kinds of products do those services relate to?

Super Rewards can provide General Advice only in the following areas:

- Financial strategies and financial advice
- Superannuation (including SMSF)

Please note that "general advice" does not take account of investors' objectives, financial situation or needs. Before acting on this general advice, investors should therefore consider the appropriateness of the advice having regard to their objectives, financial situation or needs.

Who do you act for when you provide services for me?

Super Rewards is responsible for the financial services provided to you, in its capacity as a CAR of Shartru.

How will I pay for the service?

Super Rewards does not charge the individual directly for the provision of financial advice. Furthermore, there is no charge for signing up or using Super Rewards. Remuneration of Super rewards is discussed in the next paragraph.

Who can I complain to if I have a complaint about the provision of the financial services to me?

If you have any complaint about the service provided to you, you should take the following steps:

1. Contact Super Rewards and tell us about your complaint. Our contact details are:
Super Rewards
Level 4, 11 York Street
Sydney, NSW, 2000
Ph: 02 8226 8518
Email: hello@super-rewards.com
2. If your complaint is not satisfactorily resolved within 3 days, please contact the Compliance Manager of Shartru or put your complaint in writing and send it to PO Box 565 BELMONT NSW 2280. We will seek to resolve your complaint quickly and fairly.
3. If the complaint cannot be satisfied to your satisfaction you have the right to complain to the Australian Financial Complaints Authority (AFCA). They can be contacted on 1800 931 678 or info@afca.org.au. This service is provided to you free of charge.

Shartru is a member of the Australian Financial Complaints Authority (AFCA). At the time of escalation of a complaint we will provide you with further details on the process involved with AFCA.

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.

Shartru Wealth Management has in place a Professional Indemnity Insurance that is required by the Corporations Act and which meets ASIC's requirements and covers present and past representatives.