



terrano**vis**

financial
services
guide

A GUIDE TO OUR RELATIONSHIP WITH YOU AND OTHERS

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What financial services is Terranovis Pty Ltd and Warren Spencer authorised to provide?

Terranovis Pty Ltd and Warren Spencer are authorised to provide the following financial services:

(a) Provide general financial product advice for the following classes of financial products:

1 Securities (retail and wholesale clients)

2 Interests in managed investment schemes excluding investor directed portfolio services (wholesale clients only).

(b) Deal in a financial product in respect of retail and wholesale clients by:

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

1 securities (retail and wholesale clients).

2 interests in managed investment schemes limited to own managed investment scheme only (wholesale clients only).

Applying for, acquiring, varying or disposing of a financial product on behalf of another person in respect of the following classes of products:

1 basic deposit products.

2 general insurance products.

3 interests in managed investment schemes excluding investor directed portfolio services (wholesale clients only).

Underwriting an issue of securities.

Your Representative will be Warren Spencer. Warren is authorised by Terranovis Pty Ltd to provide financial services and is the joint Managing Director of Terranovis Pty Ltd. Warren is authorised to provide all of the financial services outlined in this Financial Services Guide (FSG) on your behalf by carrying out your instructions.

Who is responsible for the financial services provided?

Terranovis Pty Ltd is responsible for the financial services provided including the distribution of this FSG.

Do you have any relationships or associations with a Financial Product issuer?

Terranovis Pty Ltd is independently owned and does not have any association with other product issuers.

Who does Terranovis Pty Ltd act for when providing a financial service?

Terranovis Pty Ltd is owned by the directors and holds its own Australian Financial Services Licence and is not authorised by any other Licensee. Terranovis Pty Ltd will act in the best interests of investors. Terranovis is engaged by the trust or company which is issuing units or shares as the case may be and acts for them in that regard.

What information should I provide to receive personalised advice?

Terranovis Pty Ltd is authorised to provide general financial product advice only. If you require detailed financial product advice we will refer you to an AFS Licensee who is authorised to provide personal financial product advice. That Licensee will ask you to complete a detailed client data form from which they will be able to assess your financial position, financial goals and risk tolerance.

You have the right to not seek financial product advice nor to provide your personal information, if you do not wish to. However, if you do not, the advice you receive may not be appropriate to your needs, objectives and financial situation.

You should read the warnings contained in any Statement of Advice carefully before making any decision relating to a Financial product/s.

What information do you maintain in my file and can I examine my file?

We maintain a record of your application for investment, investments you have made through us and distributions and dividends paid.

We are committed to implementing and promoting a privacy policy, which will ensure the privacy and security of your personal information. A copy of our privacy policy is available on our website at terranovis.com.au.

If you wish to examine your file please ask us. We will make arrangements for you to do so.

How can I give you instructions about my Financial Product/s?

You can only make an investment by completing an application form attached to a prospectus or information memorandum.

How will I pay for the services provided?

You will not be charged a fee for our services as we will receive fees from the company or trust and its development project or property which is the subject of a prospectus or information memorandum.

How are any commissions, fees or other benefits calculated for providing the financial services?

We will be paid by the Financial Product issuer at the time you invest. Details will be disclosed in the Prospectus or Information Memorandum.

Will anyone be paid for referring me to you?

Where you have been referred to us by someone else we may pay them a fee. If they have a requirement to advise you of the fee they will do so.

What should I do if I have a complaint?

1. Contact us and tell us about your complaint. Terranovis Pty Ltd is a member of the FOS Dispute Resolution Scheme.
2. If your complaint is not satisfactorily resolved within 20 days, please contact Warren Spencer of Terranovis Pty Ltd or put your complaint in writing and send it to him at Terranovis Pty Ltd at the address, noted at the beginning of this FSG. We will try and resolve your complaint quickly and fairly.
3. If the complaint can't be resolved to your satisfaction you have the right to refer the matter to FOS.

They can be contacted on 1300 780 808.

Compensation Arrangements

Terranovis Pty Ltd maintains a professional indemnity insurance policy in accordance with ASIC requirements.

The financial services referred to in this guide are offered by Terranovis Pty Ltd, ABN 58 107 738 563 an Australian Financial Services Licensee which holds Licence Number 308232

The contact details of Terranovis Pty Ltd are as follows:

50-52 Kishorn Road, Canning Bridge,

Applecross WA 6153

Tel: (08) 9435 3900

Fax: (08) 9336 4672

Email: warren@terranovis.com.au

This guide contains important information about:

- the services we offer you
- the name and contact details of the licensee
- how we and our associates are paid
- any potential conflict of interest we may have
- our internal and external dispute resolution procedures and how you can access them. We are authorised to provide general financial product advice and to deal in financial products as detailed.

Your information will be kept confidential at all times and will not be divulged to other parties without your express authorisation.

If you have any further questions about the financial services Terranovis Pty Ltd provides, please contact Warren Spencer on (08) 9435 3904

Please retain this document for your reference and any future dealings with Terranovis Pty Ltd



terranovis

PERTH: TERRANOVIS PTY LTD ABN: 58 107 738 563

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