

FINANCIAL SERVICES GUIDE

Issue Date: 19/11/2021

Ace Capital Group Pty Ltd

Level 4, 91 Upton Street

Bundall, Queensland 4217

Australia.

CAR: 1285877

ABN: 66 146 439 152

ACN: 146 439 152

Corporate Authorised Representative (CAR) of Maven Capital

5 Executive Drive
Burleigh Heads
Gold Coast, QLD 4217
Australia
AFSL: 418504
ABN: 41 152 426 554
ACN: 152 426 554

Throughout this Financial Services Guide, Ace Capital Group Pty Ltd is referred to as “ACG”, “we”, “us”, “our” or any such variations. Maven Capital Pty Ltd is referred to as “Maven Capital” .

This FSG does not relate to financial services provided by firms, companies, individuals or institutions which ACG does business with or introduces clients to.

This Financial Services Guide (FSG) is dated 19 November 2021 and replaces all previous versions. Maven Capital ACN 152 426 554 authorises the distribution of this FSG for Ace Capital Group Pty Ltd

ABOUT THIS FINANCIAL SERVICES GUIDE

This Financial Services Guide (“**FSG**”) is designed to assist you in deciding whether to use any of the financial services offered by Maven Capital Pty Ltd (ACN 152 426 554) (“**we, our, us or Maven Capital**”).

This FSG is designed to provide you with general information about Maven Capital services and includes the following:

- Who we are and how you can contact us;
- The financial services we are authorised to provide to you;

- The cost of our services and how we are remunerated;
- The disclosure documents and statements you will receive;
- How we deal with your personal information; and
- Our internal and external dispute resolution processes.

This FSG was prepared on 11 November 2021 and replaces all previous versions. Please contact us directly if you would like further information on this FSG or on any of our services.

1. HOW TO CONTACT US

Maven Capital Pty Ltd

You can contact and find out more about us in the following ways:

By mail: GPO Box 8227

Gold Coast MC QLD 9726

Telephone: 07 5507 7721

Email: accounts@mavencapital.com.au

Website: www.mavencapital.com.au

Ace Capital Group Pty Ltd

You can contact and find out more about us in the following ways:

By mail: GPO Box 5606

Gold Coast MC QLD 9726

Telephone: 1300 455 662

Email: admin@acecapitalgroup.com.au

Website: www.acecapitalgroup.com.au

2. ABOUT US AND THE FINANCIAL SERVICES WE OFFER

Ace Capital Group Pty Ltd is an Australian entity that provides financial services.

We introduce strategic investment opportunities for investors.

Maven Capital is a holder of Australian Financial Services Licence (“**AFSL**”) number 418504 issued by the Australian Securities and Investments Commission (“**ASIC**”) and are authorised to provide advisory and dealing services in relation to the following financial products to retail and wholesale clients:

- Deposits and payment products limited to:
 - basic deposit products and
 - deposit products other than basic deposit products;

- Derivatives

- Foreign exchange contracts

- Life products including:
 - Investment life insurance products and
 - Life risk insurance products

- Interests in managed investment schemes including investor directed portfolio services.

- Securities

- Standard margin lending facilities

- Superannuation

Any financial services offered to you will be provided to you by a representative of Maven Capital. We do not act as a representative of any other AFSL holder in relation to the financial services we provide to you.

We are authorised to provide both general and personal financial product advice. However, we only give personal financial product advice in limited situations. Unless otherwise expressly indicated, Maven Capital will provide you with general financial product advice only. You should note that general financial product advice does not relate specifically to you and does not take into account your particular financial needs, objectives and financial circumstances.

You should determine if any general financial product advice is appropriate for you and you should seek personal financial product advice from a registered and licensed professional regarding the suitability of our products and services to your personal financial needs. Personal financial product advice is not provided through our website.

Whilst Maven Capital believes the general advice provided is accurate and reliable, neither Maven Capital nor its directors or employees assume any responsibility for the accuracy or completeness of the information provided.

Corporate Authorised Representative

Maven Capital Pty Ltd has authorised corporate authorised representatives (Companies and Individuals). As the Licensee, Maven Capital is responsible for the advice you receive from us and our representatives. Ace Capital Group representatives are only able to provide advice on products that appear on Maven Capital's approved product list.

The details of your corporate Authorised Representative can be found in this section of this FSG.

Name: **Ace Capital Group Pty Ltd**
ABN: 66 146 439 152
CAR: 1285877 authorised by Maven Capital Pty Ltd on 11 November 2021
Address: Level 4, 91 Upton Street, Bundall, QLD 4127
Phone: 1300 455 662
Email: admin@acecapitalgroup.com.au
Web: www.acecapitalgroup.com.au

Ace Capital Group Pty Ltd is authorised by Maven Capital Pty Ltd to provide general financial advice and general product advice and to deal by applying for, acquiring, varying or disposing of financial products on behalf of another person in respect of the following classes of products:

- Deposits and payment products limited to:
 - Basic deposit products and
 - Deposit products other than the basic deposit products.

- Derivatives
- Foreign exchange contracts
- Life products including:
 - Investment life insurance products and
 - Life risk insurance products.

- Securities
- Standard margin lending facilities
- Superannuation.

Maven Capital Pty Ltd has authorised representatives (individuals/companies) who it also authorises to provide financial services. As the Licensee, FSL is responsible for the advice you receive from us and our representatives. These representatives are only able to provide advice on products that appear on the FSL approved product list.

Details of your nominated representative can be found by requesting a copy of his or her profile from Ace Capital Group.

To the extent that Maven Capital Pty Ltd authorises its representatives to do so, your representative can help you apply for the financial products referred to above and can also give you general financial product advice in relation to them. If your advisor is unable or unwilling to provide you with advice or services in respect of

certain products, the advisor will refer you to another representative who should be able to assist you.

General Financial Advice

Ace Capital Group and its representatives are limited in its authorisation by Maven Capital to provide general product advice, otherwise known as General Financial Advice. You should note that general financial advice does not relate specifically to you and often is limited in its advice being product specific. You should be aware that because financial advice does not take into account your personal or particular financial needs, objectives and circumstances, it may not be appropriate for you. You need to take this in to account before deciding whether or not to act on it.

Personal Financial Advice

Ace Capital Group is not authorised to provide personal financial advice. If a situation requires personal financial advice, we may be able to introduce someone that is authorised to provide financial advice.

Product Disclosure Statements

Where and when appropriate, a Product Disclosure Statement issued by the product provider containing information you would reasonably require making a decision about whether to acquire the financial product. The PDS will disclose all details relating to fees and charges relating to that product.

Information Required

Depending on the type of service being provided, we may ask you to provide certain personal information, either in writing or verbally. We may also ask you to present identification documents and we will retain copies of this information.

We are committed to protecting your privacy in compliance with the Privacy Act and Australian Privacy Principles. The information you provide to us will primarily be used for providing our services to you and for complying with certain laws and regulations. We have systems and processes in place which safeguard against the unauthorised use or disclosure of your personal information.

Please contact us if you have any concerns or if you would like to receive a copy of our privacy statement. Our privacy statement is also on our website.

All information is kept strictly confidential and you can obtain a copy of our privacy policy from your representative or from www.acecapitalgroup.com.au

As a financial services provider, we have an obligation under the Anti-Money Laundering and Counter Terrorism Finance Act to verify your identity and source of any funds. This means that we will ask you to present identification documents such as Government issued identity documents such as Drivers license and passports. We also retain a copy of this information very securely.

Our Fees and Charges

Ace Capital Group and your representative are paid through a combination of fees and commissions that you are charged or that the product providers pay. Ace Capital Group will always discuss all fees and charges allowing you in making a well informed and educated decision before providing any services. The Corporations Act require us to disclose all fees and charges.

You may be charged a fee for the services we provide, or we may be paid a commission and or brokerage. All fees and commissions are payable to the Licensee (Maven Capital) and include the fees we pay for clearing and settlement where appropriate.

The level of fees will vary as per the type and frequency of financial product being traded along with the level of service and size of transaction. These fees and commissions are negotiable, these will have to be in place prior to us providing you with a financial service. As a part of our negotiation, all share trades would normally be subject to a minimum dollar cost which would apply if the brokerage calculated by any other method fell below the minimum figure. Once disclosed and agreed, these fees and commissions will be charged at the time your transaction is executed or the service provided.

Ace Capital Group will charge you or your investment account a direct service fee of 3.3% inclusive of GST of the amount you invest in any one of the products we introduce to you.

Other Services, Fees and Charges

Commissions:

Ace Capital Group has arrangements with a number of financial product providers where it raises capital for financial products offered by these companies. ACG may also receive a commission from these product providers with respect to capital raised into these products.

Rebates:

Ace Capital Group has affiliations and arrangements with number of external businesses to market the services of these businesses.

Introductory Fees:

Ace Capital Group has affiliation and arrangements with number of external businesses to market the services of Ace Capital Group. If you were introduced to Ace Capital Group by one of these businesses, we may pay them a share of the fees we charge you as a referral marketing fee.

How you may provide instructions

All instructions must be provided in writing to us.

Adviser Fees

Maven Capital will charge an Adviser Fee in relation to any securities products which you acquire with our assistance. The Adviser Fee will be negotiated with you and disclosed to you prior to the issuance of the securities product. Your consent for Maven Capital to receive this Adviser Fee will be obtained prior to you acquiring the securities product.

Remuneration of Representatives and Staff

Our advisers and representatives will be remunerated based on a variety of performance criteria.

Ace Capital Group is a Corporate Authorised Representative of Maven Capital Pty Ltd. As such, ACG may engage in business dealings with Maven Capital and its subsidiary companies. These companies may receive a percentage of the brokerage and other income generated by us relating to the transactions carried out for clients, as well as referred potential clients.

3. USING OUR SERVICES

If you wish to utilise our services, you may contact us by telephone or email, or via any other method as may be mutually agreed between us.

4. OTHER DOCUMENTS YOU MAY RECEIVE

If we recommend or refer you a particular financial product, you may also receive a Product Disclosure Statement (**PDS**) prepared by the product provider, which contains information about the particular product, including any relevant terms, significant risks and details of other fees and charges that may apply. This document will be provided to assist you in making an informed decision about that product. You may also receive a copy of the product provider's own FSG.

We will also provide other documents as needed. These documents may include educational material, client agreements or other offer documents.

6. DISCLOSURE OF ANY RELEVANT CONFLICTS OF INTEREST

Maven Capital may have an interest, relationship or arrangement that is material in relation to the general financial product advice it provides you. You can request further particulars of remuneration, fees and commissions we receive by using the contact details provided above.

7. MAKING A COMPLAINT

We have an internal dispute resolution process in place to resolve any complaints or concerns you may have. Any complaints or concerns should be made in writing and directed to our Complaints Officer on the details below.

Complaints Officer

Ace Capital Group Pty Ltd

By mail: GPO Box 5606

Gold Coast MC QLD 9726

Telephone: 1300 455 662

Email: admin@acecapitalgroup.com.au

Complaints Officer

Maven Capital Pty Ltd

By mail: GPO Box 438

Varsity Lakes, QLD 4227

Telephone: 07 5507 7721

Email: compliance@mavencapital.com.au

The Complaints Officer will thoroughly investigate your complaint and provide a final written response to you within forty-five (45) days of receipt of your complaint. If the matter is complex and a longer period of time is required, you will be notified.

If your complaint cannot be resolved to your satisfaction after this process, you have the right to lodge a complaint with the Australian Financial Complaints Authority (AFCA) on 1800 931 678. AFCA is the approved external dispute resolution scheme of which Maven Capital is a member.

You may also contact the ASIC info line on **1300 300 630**.

8. COMPENSATION ARRANGEMENTS

We have professional indemnity insurance in place that complies with section 912B of the Corporations Act and ASIC Regulatory Guide 126. In particular our professional indemnity insurance, subject to its terms and conditions, provides indemnity for Maven Capital and our representatives and employees in respect of our authorisations and obligations under our AFSL.

9. OUR PRIVACY POLICY

Depending on the type of service being provided, we may ask you to provide certain personal information, either in writing or verbally. We may also ask you to present identification documents and we will retain copies of this information.

We are committed to protecting your privacy in compliance with the Privacy Act and Australian Privacy Principles. The information you provide to us will primarily be used for providing our services to you and for complying with certain laws and regulations. We have systems and processes in place which safeguard against the unauthorised use or disclosure of your personal information.

Please contact us if you have any concerns or if you would like to receive a copy of our privacy statement. Our privacy statement is also on our website.