



Financial Services Guide

Global Funding Partners Pty Ltd trading as enable Funding

2018



Prepared by:

Global Funding Partners Pty Ltd trading as enable Funding ABN 84 602 324 658, AFSL 502802 (**enable Funding**, also referred herein as we, us and our).

Contact Details:

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- Email: compliance@enablefunding.com

Purpose and content of this FSG

The purpose of this Financial Services Guide (**FSG**) is to provide important information about the financial services offered by enable Funding.

enable Funding is Australia's largest crowd sourced funding intermediary.

Additional information about enable Funding is set out below in this FSG.

This FSG is designed to help you decide whether to use any of the financial services offered by enable Funding under this FSG. It provides you with an understanding of what to expect from your interaction with enable Funding. This FSG contains information about:

- who we are and our contact details;
- what financial services we are authorised to provide and the financial products to which those services relate;
- details about relevant associations and relationships;
- the remuneration received by enable Funding, its staff and other relevant persons receive in connection with the financial services it provides;
- how we protect your personal information; and
- information on our internal and external dispute resolution procedures and how you can access them if you have a complaint.

If you need more information or clarification of any matters raised in this document, please contact us using the details above.



Who is enable Funding?

enable Funding (previously ASSOB) provides a crowd sourced funding (**CSF**) intermediary service (**CSF Service**), which facilitates the raising of funds by a company (**CSF Company**) from a large number of individual investors (**CSF Investors**). enable Funding provides the CSF Service via an online platform at www.enablefunding.com (**CSF Platform**).

The provision of the CSF Service includes performing checks on the CSF Company, operating the CSF Platform (through which CSF Companies offer shares, and CSF Investors apply to invest money to subscribe for shares), providing a communication facility to allow potential CSF Investors to communicate with each other about offers and holding in trust and facilitating the payment of CSF Investor monies to the relevant CSF Company when the offer is complete.

We do not appoint authorised representatives or financial advisers to provide financial services to clients.

More details about enable Funding may be found at www.enablefunding.com.

Other documents you may receive

In addition to this FSG, you may receive additional documents from enable Funding including:

- *If you are a prospective CSF Investor, you can view the Terms and Conditions applicable to enable Funding's online platform* - If you are looking to use enable Funding's CSF Service, you can view the Terms and Conditions applicable to enable Funding's CSF Platform at www.enablefunding.com/terms-conditions/. These Terms and Conditions govern the CSF Service being provided by enable Funding via the online CSF Platform.
- *If you are a prospective CSF Investor, you will receive a CSF Offer Document* - If you are looking to invest into a particular product you will receive via our online platform, a copy of the relevant CSF Offer Document. The CSF Offer Document will help you make an informed decision about whether or not to participate in the relevant offer. The CSF Offer Document will contain general information about the CSF Company, information about the terms and conditions applying to the offer and information about the features, costs, risks and benefits of the offering.



- *If you are a CSF Company, you will receive a Hosting Agreement – All CSF Companies will receive and enter into a Hosting Agreement which governs the terms of the CSF Service being provided by enable Funding.*

Financial services available to you from enable Funding

As set out above, enable Funding is authorised under its AFSL to provide a CSF Service.

enable Funding does not provide any financial product advice. If you require advice, you should consult your financial adviser or other licensed professional.

Providing instructions to enable Funding

You can get in contact with, and provide instructions to, enable Funding by using the contact details set out at the front of this FSG. In addition, further details as to the manner in which you can provide instructions to enable Funding are set out on the CSF Platform.

How is enable Funding paid for the CSF Service?

CSF Companies

enable Funding is paid by CSF Companies for using the CSF Service. These fees comprise set fee amounts for use of the CSF Service, fees based on the amount of funds raised by the CSF Company using the CSF Service and fees based on the amount of time spent by enable Funding in the conduct of the offer.

In addition, enable Funding is entitled to have all costs and expenses incurred in connection with an offer paid for, or reimbursed, by the relevant CSF Company.

Details of the fees and charges that CSF Company will pay to use the CSF Service are contained in the Hosting Agreement.

Third parties

There may be some remuneration or benefits payable to third parties for them referring a person to the CSF Platform.



Additional information

You may request particulars of the fees and charges that enable Funding receives for providing the CSF Services by contacting enable Funding (provided your request is made within a reasonable time after you are given this FSG and before any financial service identified in this FSG is provided to you).

How are our representatives paid for providing financial services?

enable Funding employees, representatives and directors are remunerated by way of salary and other employee benefits. Salary increases and any performance bonuses are managed strictly in accordance with the applicable employment contracts, key performance indicators and performance assessments and will relate to their overall performance.

A discretionary cash bonus may be paid to employees and directors as part of their remuneration, based on their performance, and/or the performance of enable Funding as a whole. enable Funding employees, representatives and directors may receive commissions or benefits calculated by reference to the quantity or value of financial products they sell.

Any performance bonuses received by our representatives are paid directly by enable Funding and will not affect the level of fees charged to CSF Investors or CSF Companies.

enable Funding may pay a commission, or other benefits, to parties who refer customers to enable Funding. This may be a single one-off payment and varies between transactions, but is typically calculated as a percentage of the total value of financial products subscribed by the person in relation to a raising. You may make a written request for the particulars of any referral fees payable in respect of a particular offering.

Do any relationships or associations exist that may influence any advice or financial services provided to me?

None of enable Funding's commercial relationships or associations influence its provision of the CSF Service.

enable Funding facilitates the making of offers of shares by CSF Companies on its CSF Platform.



enable Funding provides no financial product advice, recommendation or opinion in respect of any such offer. CSF Investors must make their own decisions, after consultation with their financial advisers, in relation to any offer from a CSF Company.

Do you keep my personal information?

Protecting your privacy is important to us. Under the Privacy Act 1988 we are required to handle your personal information in accordance with a set of principles known as the Australian Privacy Principles (APPs).

enable Funding may collect your personal information in order to provide you with the CSF Service described in this FSG. If you do not provide this information we may be unable to provide you with the CSF Service.

We may also collect your information to enable us to identify you and allow you access to the CSF Platform.

enable Funding's Privacy Policy is available at www.enablefunding.com/privacy-policy/. This Privacy Policy includes information about disclosure of personal information (both domestically and overseas), how you may access and seek correction of your personal information as well as how you can make a complaint about a breach of your privacy.

enable Funding may need to disclose relevant personal information to external organisations that help us provide the CSF Service to you. We limit the information provided to these organisations to what is required in order for enable Funding to provide you with the CSF Service.

These organisations are also bound by strict contractual and confidentiality arrangements.

For all privacy related matters please call us on 1300 722 954 or email privacy@enablefunding.com.

Does enable Funding have Professional Indemnity Insurance?

enable Funding maintains professional indemnity insurance which satisfies its obligations under section 912B of the Corporations Act 2001.



What should I do if I have a complaint?

Our staff are able to deal with any enquiries or complaints you may have about our services. If you have a complaint about the service provided to you, please call us on 1300 722 954 or email compliance@enablefunding.com.

We have established procedures to deal with complaints. If you make a complaint we will:

- acknowledge its receipt;
- assign it to an appropriate person for investigation and resolution; and
- respond to you as quickly as we can.

If your complaint cannot be resolved immediately we will keep you informed of the progress we make to resolve it. If we are unable to resolve your complaint within 45 days we will advise you in writing.

If you are not satisfied with the steps taken by enable Funding to resolve the complaint, or with the result of enable Funding's investigation, you may wish to contact the Financial Ombudsman Service (**FOS**). FOS can be contacted at:

Financial Ombudsman Services Ltd
GPO Box 3
Melbourne VIC 3001
Tel: 1300 780 808 (Local call cost in Australia)

FOS normally uses the following approach:

1. Stage 1 - FOS facilitates discussions and negotiations between the parties. All relevant documents are exchanged and the issues in the dispute are identified.
2. Stage 2 - the parties meet face to face with a conciliator from the FOS National Panel. The role of the conciliator is to assist the parties to explore options for settlement of the dispute and to help parties to agree on their own outcome.
3. Stage 3 - an independent adjudicator is requested to make a decision "on the papers" taking into account the relevant law, fairness and reasonableness. If you accept the adjudicator's decision, it is binding on the member.



This service is provided to you free of charge.

Alternatively, if your complaint relates to the treatment of your personal information, you may wish to contact the Office of the Australian Information Commissioner. The Office of the Australian Information Commissioner can be contacted at:

Office of the Australian Information Commissioner (OAIC)
GPO Box 5218
SYDNEY NSW 2001
Tel: 1300 363 992
Online: oaic.gov.au

Australian Securities and Investments Commission

The Australian Securities and Investments Commission (**ASIC**) website contains information on making complaints about companies and people and describes the types of complaints handled by ASIC. To obtain further information contact the ASIC Info line:

Telephone: 1300 300 630
Fax: +61 3 5177 3999
Email: infoline@asic.gov.au
Internet: www.asic.gov.au