

This Financial Services Guide (FSG) is intended to inform you about us before we provide you with financial advice. The FSG is an important document and a regulatory requirement under Corporations Law. This document is issued by Altitude Private Wealth Pty Ltd ABN 66 117 339 518, holder of Australian Financial Licence Number 299536. This document provides detailed information about Altitude Private Wealth Pty Ltd and agrifundsonline.com.au.

- What Is The Purpose Of This Document?
- Who is Agrifundsonline?
- What Services Can Altitude Private Wealth Provide To You?
- How Is Altitude Private Wealth Remunerated?
- Who Is Altitude Private Wealth Pty Ltd?
- Personal Information & Mail List

www.agrifundsonline.com.au is an online investing site operated by AgriFundsOnline Pty Ltd ACN: 138 545 254
A Corporate Representative of Altitude Private Wealth Pty Ltd
AFSL 299536
Suite 402, 2 Queen Street
Melbourne Vic 3000

p 03 8621 0900 f 03 8621 0988 e enquiries@agrifundsonline.com.au

WHAT IS THE PURPOSE OF THIS DOCUMENT?

This is a Financial Services Guide (FSG) issued by Altitude Private Wealth Pty Ltd (APW), an Australian Financial Services Licensee. It was approved for issue by APW on the above date and forms one part of the documentary disclosure regime created by the Financial Services Reform Act. The other statutory documents under that regime are the Statement of Advice (SOA) and the Product Disclosure Statement (PDS).

This document provides detailed information about APW and its website agrifundsonline and what financial services that Licensee has been authorised to provide to you. It contains specific details about all matters that APW believes that you should consider before you decide whether or not to engage its services, as well as general information about the fees and charges that you would be charged and that APW or anyone else would receive if you did decide to proceed.

Depending upon the services that you require and the products and services that APW provides, APW may also provide a number of other documents to you, either for you to complete or for you to consider. Full details of these documents will be provided as and when they are known to be required.

WHO IS AGRIFUNDSONLINE?

AgriFundsonline is a website operated by AgriFundsOnline Pty Ltd, who is a Corporate Representative of Altitude Private Wealth Pty Ltd (APW), holder of an Australian Financial Services Licence which includes authorisations to provide General advice.

APW is authorised to provide General Advice and Dealing services in the following classes of financial products –

- (i) Deposit and payment products limited to:
 - (A) Basic deposit products;
 - (B) Deposit products other than basic deposit products;
- (ii) Debentures, stocks or bonds issued or proposed to be issued by a government;
- (iii) Life products including:
 - (A) Investment life insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds; and
 - (B) Life risk insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds;
- (iv) Interests in managed investment schemes including:
 - (A) Investor directed portfolio services;
- (v) Retirement savings accounts ("RSA") products (within the meaning of the Retirement Savings Accounts Act 1997);
- (vi) Securities; and
- (vii) Superannuation.

Information on agrifundsonline website is of a general nature only and is not specific to your needs, objectives or circumstances. Any investment decision in the products listed is entirely yours. AgriFundsOnline Pty Ltd and Altitude Private Wealth Pty Ltd bear no responsibility for the appropriateness of the investment to your financial needs, objectives or circumstances. AgriFundsOnline is authorised to provide the above services to both retail and wholesale clients.

WHAT SERVICES CAN AGRIFUNDSONLINE PROVIDE TO YOU?

AgriFundsOnline provides general financial information and advice about the risks, returns and features of various financial products. Information on AgriFundsOnline.com.au website is considered to be General Advice under the Corporations Law and does not consider a potential investors own personal needs, circumstances or objectives.

HOW IS AGRIFUNDSONLINE REMUNERATED?

APW's AgriFundsOnline website operates on a commission basis. We will either receive an upfront, ongoing, or a combination of both for lodgment of your investment. The exact amount that we receive varies from investment to investment.

The exact commission for each investment is shown on their respective screen.

WHO IS ALTITUDE PRIVATE WEALTH PTY LTD?

APW is a private company based in Melbourne, Victoria. It is an Australian Financial Services Licensee and has been authorised by the Australian Securities and Investments Commission to provide a number of financial Advising and Dealing services to both retail and wholesale clients.

PERSONAL INFORMATION & MAIL LIST

Personal information that we have collected is stored electronically. If you submit details to be on our mailing list we will only send appropriate communications and your details are never passed onto third parties. We are committed to ensuring the privacy and security of the information provided.

PRIVACY POLICY

From time to time APW may hold personal information about you. The information has been and will continue to be collected by us for the purpose of providing you with financial services.

We will from time to time disclose information about you to professionals, insurance providers, superannuation trustees and product issuers in connection with the purposes detailed above. In the event we consider it necessary to use or disclose information about you for purposes other than those detailed above or related purposes, we will seek your consent.

You are entitled to obtain access to the information which we hold about you by contacting APW on 03 8621 0900 or by writing to Suite 402, 2 Queen Street Melbourne VIC 3000.

WHAT SHOULD YOU DO IF YOU HAVE A COMPLAINT?

If you have a complaint about any of the services provided or the recommendations made to you then you should take the following steps –

1. Contact the Complaints Officer of Altitude Private Wealth Pty Ltd in writing at Suite 402, 2 Queen Street Melbourne Vic 3000. We will try and resolve your complaint quickly and fairly.
2. If you still do not get a satisfactory outcome within 45 days, then the procedure is as follows. Send your complaint to FOS at PO Box 579, Collins Street West, Melbourne Vic 8007. Their free call number is 1800 780 808. The complaints services are free of charge. APW is a member of this scheme.
3. The Australian Securities & Investment Commission (ASIC) also has a free call infoline on 1300 300 360 which you may use to make a complaint and obtain information about your rights.

Altitude Private Wealth Pty Ltd has arrangements in place to maintain adequate professional indemnity insurance as required by the Corporations Act. This insurance provides cover for claims made against us and our representatives/employees including claims in relation to the conduct of representatives/employees who no longer work for us but who did so at the time of the relevant conduct.

Altitude Private Wealth Pty Ltd
Australian Financial Services Licensee