

Financial Services Guide

Issue Date: 22nd March 2021

Purpose and content of this FSG

This Financial Services Guide (FSG) is designed to provide you with information about the financial services we can provide you, and to assist you in deciding whether to use any of those services.

In particular, this FSG contains information about:

- how we, our staff and other relevant persons are paid for the financial services offered; and
- how to make a complaint and how complaints are dealt with.

Company details and how to contact us

Our Details	VentureCrowd Pty Ltd ABN 40 166 598 849, AFSL 503 381
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Email	investor@venturecrowd.com.au
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Mail	Compliance Officer
	VentureCrowd Pty Ltd ACN 166 598 849
	U2 / 34-36 Florence Street
	Teneriffe, Brisbane, QLD, 4006
	Australia

Web www.venturecrowd.com.au

Phone 1300 039 655

Products and services we are licensed to provide

We hold an Australian Financial Services Licence (# AFSL 503 381) that allows us to provide services to companies wanting to raise capital by offering financial products through our electronic platforms, and to investors wanting to apply for those products.

The VentureCrowd (VC) platform facilitates equity crowdfunding offers where the investment is a fully-paid ordinary share of an eligible crowd-sourced funding company.

We are also authorised to provide general financial product advice, to deal in financial products that include securities and interests in managed investment schemes (other than investor directed portfolio services), and to provide custodial or depository services.

Crowd-funding services

VentureCrowd provides a platform through which companies can make crowdfunding offers of shares and investors can apply for those shares. We are licensed to perform all aspects of the role of a crowd-sourced funding (CSF) intermediary.

Dealing services

Our Licence authorises us to deal in financial products to wholesale clients by issuing, applying for, acquiring, varying or disposing of these types of financial products:

- Securities
- Interests in managed investment schemes (except for investor directed portfolio services)

We are authorised to deal in financial products on behalf of wholesale clients by issuing, applying for, acquiring, varying or disposing of these types of products:

- Securities
- Interests in managed investment schemes (except for investor directed portfolio services)

Custodial or depository services

Our license authorises us to provide custodial or depository services to wholesale clients, for other than investor directed portfolio services for these types of products:

- Securities
- Interests in managed investment schemes (except for investor directed portfolio services)

General Advice

Our licence authorises us to carry on a financial services business to provide general financial product advice only, to wholesale clients only, about:

- Securities
- Interests in managed investment schemes (except for investor directed portfolio services)

We do not provide retail investors with personal financial product advice (advice that takes into account the investor's particular financial situation, objectives or needs). If you require personal advice about a financial product offered through one of our platforms, you should speak to a financial adviser who fully understands your individual financial situation, objectives and needs.

You should regard any advice provided or any discussion you have with a VentureCrowd employee in relation to any product as general advice and you should be aware that it will not take into account your objectives, financial situation or needs.

Financial products available through the VC platform

We operate the VentureCrowd platform, which provides an electronic facility for companies to offer ordinary shares under the crowd-sourced funding regime, and for investors to apply for those shares. The shares are offered under a CSF offer document (published on our platform) and are unlisted shares (not traded on an exchange). You should read the CSF offer document carefully before investing.

VC is acting on behalf of the Issuers to assist them in obtaining applications, and is also acting on behalf of investors applying for shares. In the case of a crowd-sourced funding offer, VC is also acting as the CSF intermediary and must conduct certain checks on the offer, the offer company and the offer document.

Other information relevant to making investment decisions

Before you can apply for any shares or other financial products offered on one of our platforms, you will need to set up an investment profile and become a VC Member. Before you do this, you need to agree to our Terms and Conditions. Please read them carefully, as they contain important information about your rights and responsibilities.

If you are an investor thinking of investing in an offer made on one of our platforms, you should read the relevant offer document in full. This document is designed to give you information to allow you to make an informed decision about whether to buy the financial product.

If you are an investor thinking of investing in a crowd-sourced funding offer, you should also read the risk disclosure statements shown on VC's website. You will be directed to these statements before you invest, and should read them carefully before applying for any shares offered.

Some offers not available to all investors

Sometimes an Issuer will make a restricted offer without the protections required for retail investors (eg providing an offer document). We are not allowed to make these types of offers available to retail investors. We will classify you as a retail investor unless you meet certain requirements that allow us to classify you in a different way.

If you wish to apply for financial products in a restricted offer, you will be asked to verify your investor status before placing an order on the VC platform. Please check the Terms and Conditions of each offer as to whether you are eligible to participate.

Fees and charges

Issuers pay us fees for our financial services. These fees are agreed with each Issuer and are typically calculated as a percentage of the value of new financial products sold (i.e. based on the amount of new funds raised) via VC's platform. We may also charge a separate establishment and marketing fee to cover this component of our services. We may also charge a success fee if the offer reaches certain agreed targets. VC will also be remunerated with interest earned on investor monies held in trust.

Our Issuer fees relate *only* to the transaction and we are not paid any form of trailing commission.

We may also charge investors a contribution fee or a performance fee on some offers.

Fees will vary from offer to offer and are subject to change at any time. If you are an investor and would like to know further particulars of any remuneration, commission or benefits payable to VC in respect of a particular offer, you can ask us in writing using the contact details shown in this FSG.

Other benefits to us

In addition to the fees and charges paid by Issuers, VC is entitled to retain any interest on application monies deposited with us.

VC employees, representatives and directors are remunerated by way of salary and other employee benefits. 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 VC as a whole.

VC employees, representatives and directors do not receive commissions or benefits calculated by reference to the quantity or value of retail CSF financial products they sell.

Benefits for those who refer customers to VC

We may pay a commission, or other benefits, to parties who refer customers to us. This may be calculated as a percentage of the total value of financial products subscribed for by the person(s) in relation to a capital raising. The percentage that may be payable will vary for each offering. You can request particulars of any referral fees payable in respect of a particular offering by writing to us. We have no obligation to identify the identity, or identities of any referred member(s), to whom a referral payment, or non-payment, relates. Any such payments are not an additional cost to you.

Instructing us to buy financial products

Investors who want to apply for CSF shares or other financial products that are available via the VC platform must give VC instructions electronically. This process may be different for crowdfunding offers than for other offers.

A record of instructions

If you are an investor and you instruct VC to apply for new financial products via the VC platform, VC will record that instruction.

You may request a copy of the instruction relating to the application. You must make the request to our email or mail address within seven years after the date of the instruction.

Your privacy

Your privacy and personal information is important to us. Under the Privacy Act 1988 we are required to have a privacy policy and will manage your personal information according to that policy. If you choose to open use our VC platform, we may be provided with a copy of your personal information in order to provide information and market updates to you. A copy of our privacy policy is available at www.venturecrowd.com.au/

Questions or complaints

VC is committed to providing a high standard of service to clients. If you have a query about the quality or level of service, we would like to hear from you.

VC has established the following complaint resolution procedure:

Step 1: Contact Us

Usually problems can be quickly rectified and the sooner you refer an issue to us the better. This can be done by:

Emailing	investor@venturecrowd.com.au
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Calling	1300 039 655
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Step 2: Complaints Officer

If you are unhappy with our response, you should write to our Complaints Officer who will work closely with you to address your concern quickly and amicably. We will update you regularly until the matter is resolved.

Mail	Compliance Officer
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VentureCrowd Pty Ltd ACN 166 598 849

U2 / 34-36 Florence Street

Teneriffe, Brisbane, QLD, 4006

Australia

Further help options

Step 3: Independent Dispute Resolution

If you are not satisfied with the resolution offered by our Complaints Officer, you may lodge a complaint with the Australian Financial Complaints Authority (AFCA). The AFCA is an external independent dispute resolution scheme of which VentureCrowd is a member.

Please note that before AFCA can investigate your complaint, they generally require you to have first given us the opportunity to address the complaint.

There are various time limits that apply to an AFCA complaint. For example, you must make the complaint within two years after you get a final response from the internal dispute resolution process. We recommend you look at the AFCA website for details.

Email	info@afca.org.au
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Mail	Australian Financial Complaints Authority
	GPO Box 3
	Melbourne VIC 3001

Web	www.afca.org.au
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Phone	1800 931 678
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Compensation Arrangements

VentureCrowd has professional indemnity insurance in place which satisfies the requirements for compensation arrangements pursuant to s912B of the Corporations Act 2001 and ASIC policy guidance. This policy is subject to terms and exclusions and covers claims made against VentureCrowd in relation to financial services provided by our current and former employees.

Neither VC, nor any of its directors, authorised representatives, employees, or agents, makes any representation or warranty as to the reliability, accuracy, or completeness, of any advice. Nor do they accept any liability or responsibility arising in any way (including negligence) for errors in, or omissions from, this document or advice.