

THE AUSTRALIAN STOCK INVESTMENT GROUP PTY LTD FINANCIAL SERVICES GUIDE

1. Issue Date

This Financial Services Guide (FSG) is dated 1st September 2009, and replaces all prior versions.

2. Purpose and Contents of this Financial Services Guide ("FSG")

This FSG is designed to provide you with important information regarding our services prior to providing you with a financial service, including the following:

- Who we are;
- How you can contact us;
- What services we are authorised to provide;
- How we are remunerated for these Services;
- Any (potential) conflicts of interest we may have; and
- Our internal and external dispute resolution process.

If you would like further information, please ask us.

3. Name of Service Provider & Principal Contact

The Service Provider is The Australian Stock Investment Group Pty Ltd ABN 47 128 799 911, an Authorised Representative [Number 340615] of Mark Power Financial Pty Ltd ABN 69 104 319 575 AFSL 332428 and the Principal Contact is Richard White, Managing Director.

4. Australian Financial Services Licence ("AFSL") details & Financial Services provided

Mark Power Financial Pty Ltd holds an AFSL [Number 332428] and authorises The ASIGroup to provide

general financial product advice in relation to, and to deal (arrange) in,:

- (i) Derivatives
- (ii) Basic and non-basic deposit products
- (iii) Foreign Exchange contracts
- (iv) Interests in managed investment schemes (including IDPS); and
- (v) Securities.

to retail and wholesale clients.

5. Contact details of The ASIGroup

The Australian Stock Investment Group Pty Ltd
P.O. Box 115
Broadbeach
Queensland 4218

Tel: 1300 365 839
Fax: 1300 365 183

Website: www.theasigroup.com.au
Email: richard.white@theasigroup.com.au

6. What financial services are offered by The ASIGroup?

The ASIGroup specialises in the provision of access, via an annual subscription to our website, to daily current market information and trade recommendations for a variety of securities and derivatives products, as well as links to an on-line trading platform and a multitude of other trading services through our network of affiliated financial services providers.

7. Method of providing financial services

If you wish to utilise our services you may issue us with instructions in any of the following ways: in person;

- via the telephone (please note that telephone calls may be tape recorded);
- in writing (including email or facsimile, where authorised by Mark Power Financial Pty Ltd. You must check & confirm with us that instructions sent via email or facsimile have in fact been received by us; and
- electronically, via our website.

8. Nature of Advice

Please note that The ASIGroup does not provide personal advice. We are obliged to warn you that our general advice provided to you as a retail client does not take account of your objectives, financial situation or needs. Therefore, we recommend that you take all reasonable steps to fully understand the outcomes of specific products and strategies adopted in relation to utilising the services provided.

While we believe the general financial product advice and information we provide is accurate and reliable, neither The ASIGroup, Mark Power Financial Pty Ltd nor any of their officers and associates assume any responsibility for the accuracy and completeness or currency of that advice and information.

9. Documentation

We will provide you with all relevant client documentation regarding our services or those arranged with our Affiliated financial services providers.

If we make a recommendation for you to acquire a particular financial product or offer to provide or arrange for the provision of a particular financial product, we will provide you with a **Product Disclosure Statement** which contains important information regarding the features, benefits, risks and fees applicable to investment in such product, and should be read carefully to enable you to make an informed decision about whether to acquire or utilise such products.

10. Professional Indemnity Insurance

Pursuant to s912B of the Corporations Act (and Corporations Regulation 7.6.02AAA), we note that Mark Power Financial Pty Ltd maintains adequate professional indemnity insurance to cover the financial services it provides. The policy maintained by Mark Power Financial Pty Ltd provides coverage in the aggregate of up to \$5,000,000 to cover claims regarding (i) professional indemnity; (ii) directors & officers liability; and/or (iii) crime (fraud), with an excess of \$50,000 payable by Mark Power Financial Pty Ltd per claim. Further information is available upon request.

11. Our record-keeping obligations

The ASIGroup will seek to ensure that comprehensive and accurate records of client profiles, together with all advice/recommendations provided, are properly maintained.

12. Who do we act for?

Mark Power Financial Pty Ltd is responsible for the financial services we provide to you under their Australian Financial Services License.

The ASIGroup may also arrange for you to be supplied with financial services and products issued by non-related product providers. The ASIGroup may receive a fee or commission payment from these non-related issuers as a result of you investing in one of their products or services. Any remuneration that The ASIGroup may derive is included in the fees and commissions you pay as disclosed to you by that product issuer/provider – you do not pay extra.

The ASIGroup does not act as a representative of any other licensee in relation to the services or products we provide.

13. Remuneration/commission/benefits expected to be received by The ASIGroup for provision of financial services

The ASIGroup is remunerated through the fees and commissions that we charge you. With certain products, we are also directly remunerated by non-related product issuers through ongoing commissions.

The ASIGroup may receive a financial benefit from referring you to a financial institution or broker.

Fees and commissions charged to you will depend on the type of financial product being traded, the frequency of your trading activity, the type and level of service required and the size of the transaction. Rates are subject to negotiation by you with the relevant financial services provider prior to transacting any business. Fees and commissions, once disclosed and agreed, will be charged to your trading account at the time your transaction is executed.

For the subscription to The ASIGroup website which enables you to have private web access to our trading advice recommendations and market updates, an *annual subscription fee* of \$3,990.00 (inc GST) is charged. Where clients subscribe during the seven day free trial, a discount is provided. Please note that subsequent renewals will remain at initial fee charged.

A detailed description of the fees, charges and commissions payable for each of the financial products offered can be found in the Product Disclosure Statement for the relevant financial product.

The ASIGroup employees and directors may be remunerated by way of salary, commissions, bonus payments and other employee benefits.

You may have been referred to us by a service provider who may receive financial or non-financial benefits from us. These should have been disclosed to you by the service provider in question. Please note that such benefits will not impact transaction fees or the rates you will be offered for financial products or services undertaken with us or our affiliates.

14. Disclosure of any relevant conflicts of interest

The ASIGroup does not have any relationships or associations which might influence us in providing you with our services.

15. Dispute Resolution

The ASIGroup has an internal dispute resolution process in place to resolve any complaints or concerns you may have, quickly

and fairly. Any complaints or concerns should be directed to The ASIGroup at first instance, at the address and telephone/fax numbers provided in Section 5 of this FSG, or by email to:- complaints@theasigroup.com.au

We will provide acknowledgement of receipt of written complaints within 5 business days, and seek to resolve and respond to complaints within 30 business days of receipt. We will investigate your complaint, and provide you with our decision, and the reasons on which it is based, in writing.

If you are dissatisfied with the outcome, you have the right to lodge a complaint with the Financial Industry Complaints Service Limited [contact details below], an approved external dispute resolution scheme, of which Mark Power Financial Pty Ltd is a member. You may also make a complaint via the ASIC freecall Infoline on 1300 300 630.

FICS

PO Box 579, Collins Street West, Melbourne VIC 8007

Telephone: 1300 780 808

Facsimile: +613 9621 2291

Website: www.fics.asn.au

Email: fics@fics.asn.au

16. Privacy

Your privacy is important to us and we are committed to compliance with the Privacy Act and the National Privacy Principles. We maintain a record of your personal profile which includes your personal details and details of your objectives, financial situation and needs. We also maintain records of any recommendations made to you.

We may disclose your personal information to external parties, such as our financial service providers, for the purposes of arranging/facilitating your investments or transactions. Such external parties are required and committed to protecting your privacy.

If you wish to access information we hold about you, please ask us and we will make arrangements for you to do so. A copy of our privacy policy is available from us. Please contact us if you have any concerns.