



## Financial Services Guide

### **NOVUS CAPITAL LIMITED**

ABN 32 006 711 995

Australian Financial Services Licence No 238168

Your Novus Capital adviser is: **John COSTA**

Your adviser's contact details are:

Telephone: (07) 5574 3880

Mobile: 0405 235 276

Facsimile: (07) 5574 3881

E-mail: [john.costa@novuscapital.com.au](mailto:john.costa@novuscapital.com.au)

Address: Level 1 Corporation Centre One  
Cnr Bundall Road & Slatyer Avenue  
BUNDALL QLD 4217



This Financial Services Guide (“FSG”) is an important document which provides information about Novus Capital Limited (“Novus Capital”) and the financial services provided by our private client adviser.

This FSG is intended to assist you to decide whether to use our services and to explain:

- Who we are and who is your adviser;
- Novus Capital’s licence authorisation;
- The financial services provided by your adviser;
- How we provide advice;
- Providing instructions and your obligations;
- Remuneration for our services;
- Associations;
- What to do if you have a complaint;
- Personal information; and
- How Novus Capital may be contacted.

Novus Capital has authorised this FSG and takes responsibility for the advice and service provided by its private client adviser.

This FSG contains information on the securities trading services we offer and other financial services we provide. It does not take into account your financial situation, needs or objectives. You should seek advice before making any investment decision and then consider that advice having regard to your particular circumstances.

Other important documents you may receive are:

- a Statement of Advice which may be given when we provide any advice to you which takes into account your financial situation, needs or objectives; and
- a Product Disclosure Statement which will be given to you if you are acquiring, or a recommendation is made to you to acquire a particular financial product (other than securities traded on a licensed market).

In addition to the financial services we provide, associated financial services are likely to be provided to you by one or more financial service providers (such as by the providers of execution, clearing and settlement services). Typically those service providers will also provide you with a financial services guide relating to the services they will be providing, even though your market-related instructions will be provided through Novus Capital.

## **Who we are and who is your adviser**

Novus Capital is a boutique financial services company which specialises in the provision of share trading services to private clients in addition to the provision of corporate advisory services to companies and financial planning services. Novus Capital has offices located in New South Wales, Victoria and Queensland.

As part of our commitment to ensure that each client has an effective relationship with Novus Capital, we encourage our clients to select one of our private client advisers as the principal point of contact within Novus Capital. Your selected private client adviser is:

### **John COSTA**

Your adviser is an Authorised Representative of Novus Capital (Authorised Representative No 302943).

John commenced his career in the financial services industry following a successful career in the computer industry. John has completed the Securities and Derivatives Industry Association accreditation programme for securities and managed investments and has completed the ASX examinations for Level 1 derivatives accreditation. John has also undertaken intensive studies in sharemarket technical analysis techniques. John's advisory services have focussed on servicing the needs of both private clients and high net worth individuals.

Your adviser's contact details are:

Telephone: (07) 5574 3880  
Mobile: 0405 235 276  
Facsimile: (07) 5574 3881  
E-mail: john.costa@novuscapital.com.au

Address: Level 1 Corporation Centre One  
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## **Novus Capital's licence authorisation**

Novus Capital Limited is authorised by Australian Financial Services Licence No 238168 to provide clients with advice on and deal in the following financial products:

- Securities;
- Derivatives;

- Government debentures and bonds;
- Deposit products;
- Managed investments;
- Managed discretionary accounts;
- Retirement savings accounts;
- Superannuation; and
- Life and risk insurance products.

Novus Capital is also authorised to underwrite issues of securities and interests in managed investment schemes.

### **The financial services provided by your adviser**

Your private client adviser can provide the following financial services:

- Advice and dealing in respect of Australian securities and derivatives which are exchange traded options and warrants;
- Advice and dealing in respect of interests in managed investment schemes;
- Specific product recommendations in respect of basic deposit products;
- Advice and dealing in respect of unlisted securities and options;
- Advising on and arranging margin lending facilities;
- Advising on and arranging nominee facilities;
- Advising on investment strategies;
- Research on a range of listed securities and some selected international securities; and
- Access to securities offered as part of a capital raising process (ie, initial public offerings, placements and rights issues).

Your client adviser is not authorised to provide managed discretionary accounts services. All advice provided to you as a Novus Capital client will require your instructions to proceed before a transaction is undertaken on your behalf.

Novus Capital acts on your behalf when financial services are provided by your adviser.

## **How we provide advice**

If you are using our services for the first time, you will need to complete an account opening form and verify your identity. If you are a retail client, you will also be asked to provide details of your financial situation, particular needs and investment objectives.

If you are a retail client, your adviser will provide you with advice which takes into consideration your needs and financial circumstances. However, your adviser will first need to find out your individual objectives, financial situation and needs before recommending any financial products or services to you. You have a right not to divulge this information to your adviser if you do not wish to do so. In that case, we are required to warn you about the possible consequences of us not having your full personal information.

It is also important to bear in mind that your financial situation, particular needs and investment objectives can change. When a change in your circumstances occurs, we invite you to convey your changed circumstances to your adviser as soon as possible.

If you are a retail client, you will be provided with an initial written Statement of Advice ("SoA") that summarises the advice provided, the basis of the advice, any fees or charges and any potential conflicts of interest.

A SoA will usually be given whenever we provide any advice to you which takes into account a change in your financial situation, needs or objectives about which we become aware. A Statement of Additional Advice ("SoAA") will usually be given where we provide advice in respect of a particular transaction which is outside the scope of advice previously provided in a SoA. Where further advice is provided which is within the scope of advice previously given we will retain a record of that advice. Where we do not give you that advice in writing you may request a written record of that further advice at any time up to 7 years from the date the advice was given by contacting your adviser or Novus Capital.

Should we provide advice recommending that you consider acquiring a financial product (other than securities traded on a licensed market) we may also have to provide you with a Product Disclosure Statement ("PDS"). A PDS is a document that provides you with information about a financial product and the entity which issues that product. The PDS is required to contain information about the financial product so that you can make an informed decision whether or not to acquire that product. Any PDS provided should always be considered before making an investment decision.

## **Providing instructions and your obligations**

We will accept your order instructions in person, by telephone, e-mail or facsimile. You must check and confirm with us that orders sent by facsimile or e-mail have in fact been received by us.

All instructions to buy or sell listed equities and warrants are automatically accepted on a "good till cancelled" basis unless alternate instructions are provided. All instructions to buy or sell exchange-traded options are automatically accepted on a "good for the day only" basis unless alternate instructions are provided.

Notwithstanding that all accounts are handled on a non-discretionary basis, you can give your adviser discretion as to price and the time of execution of a transaction that you have instructed in all other respects.

You must review any confirmation or statement we send to you immediately upon receipt to ensure accuracy and report any discrepancies to us promptly.

## **Remuneration for our services**

The commission rate charged will depend upon the type and level of service required and provided, and the size and frequency of transactions. It is important that you discuss commission rates with your adviser.

A commission rate of \$100 or 1¾ percent of the transaction value (whichever is the greater) applies to every transaction for the purchase or sale of Australian securities. These charges are quoted excluding GST of 10%; this will be added to the relevant charge. Commission rates are subject to negotiation with your adviser and may be a rate applicable to a particular transaction.

Your adviser will be remunerated on a commission basis for the services provided to you. Additionally, Novus Capital's provider of execution, clearing and settlement services will charge Novus Capital for the provision of such services. Your adviser's remuneration and the charges for execution, clearing and settlement services are included in the commission discussed above.



Your adviser will be paid a commission of between 25 and 50 per cent of the commission charged to you after deducting the relevant execution, clearing and settlement charges. Typically, through an interposed service entity, your adviser will be paid an amount of between \$20 and \$40 on a commission charge to you of \$100.

When personal advice is provided, the amount or a description of the commission will be set out in the SoA or SoAA. The exact amount of commission for each transaction will be advised in writing at the time of each transaction or as soon as practicable after that time.

Novus Capital may receive commission (including trailing commissions) on (a) funds invested in a cash management account in your name maintained through the execution, clearing and settlement service provider used by Novus Capital (this commission may be up to 0.33% pa on the funds invested); and (b) on margin lending accounts operated by you (this commission may be up to 1% pa on the funds invested).

Novus Capital is entitled to retain any interest which is earned on client money held by Novus Capital in a segregated account maintained with a bank pursuant to the *Corporations Act 2001*. The rate of interest is determined by that bank.

In the event that you take up a subscription in an initial public offering or new issue introduced to you by Novus Capital, Novus Capital will normally receive a commission. This fee will be disclosed in the documentation relating to the issue. Your adviser may be entitled to between 25 and 50 per cent of any commission payable by the company which issues the securities on funds raised by the efforts of your adviser.

As noted above, in providing services to you, associated financial services are likely to be provided to you by one or more financial service providers (such as by the providers of execution, clearing and settlement services). The FSG provided by that financial service provider will set out any additional charges which may be made by that financial service provider. In particular, the providers of execution, clearing and settlement services can impose fail fees and interest charges. You are obliged to settle transactions by the specified times either by the delivery of payment or securities. Failure to effect settlement on time could result in fail fees being imposed. In addition, failure to pay for purchased securities by the specified settlement date may result in interest being charged on the outstanding balance.

## **Associations**

Novus Capital is not controlled or owned by any other provider of financial services such as a fund manager, bank or insurance company. No other organisation has a vested interest in Novus Capital's business. Apart from a shareholding in Finance Network News Pty Ltd, a provider of business and finance news reports, and Market Informer Pty Ltd, a provider of technical analysis research and training, Novus Capital does not have a vested interest in any other financial services business. Novus Capital is therefore not influenced by any relationships when it provides you with advice.

## **What to do if you have a complaint**

We have a formalised client complaint resolution procedure which provides for the review and investigation of any complaint which may be received. We will endeavour to resolve any complaint quickly and fairly.

If you have a complaint about the service provided to you, you should take the following steps:

- Contact your adviser and tell him/her about your complaint.
- If your complaint is not satisfactorily resolved within 3 days, please contact:

Mr Wayne Gooley  
Managing Director  
Novus Capital Limited  
Level 24, 56 Pitt Street,  
SYDNEY NSW 2000

Telephone: (02) 9375 0100  
Facsimile: (02) 9375 0188  
E-mail: [wayne.gooley@novuscapital.com.au](mailto:wayne.gooley@novuscapital.com.au)

You will be notified of our proposed resolution of your complaint within 7 business days of receipt of your complaint.

- If you still are not satisfied with the outcome, you can contact:

Financial Industry Complaints Service  
PO Box 579  
Collins St West  
Melbourne VIC 8007



Telephone: 1300 780 808  
Facsimile: (03) 9621 2291  
E-mail: [fics@fics.asn.au](mailto:fics@fics.asn.au)  
Website: [www.fics.asn.au](http://www.fics.asn.au)

The Australian Securities and Investment Commission can also be contacted on 1300 300 630 to obtain information about your rights.

### **Personal information**

Privacy is an important issue and we are committed to ensuring full compliance with the requirements of the *Privacy Act 1988* (Cth).

Some of the personal information we collect from you will need to be provided to our service providers (such as the providers of execution and settlement services and any bank which operates a cash management account in your name). Apart from those uses, the personal information we collect will only be used by us to assist us in assisting you to meet your financial objectives and service requirements; this may include use in planning marketing proposals, education seminars and the provision of general product advice (including information about upcoming share allocations) to our clients.

### **How Novus Capital may be contacted**

#### ***Head Office:***

Novus Capital Limited  
Level 24, 56 Pitt Street, Sydney NSW 2000

Address correspondence to:  
PO Box R1464, Royal Exchange NSW 1225

Tel No: (02) 9375 0100  
Fax: (02) 9247 4844  
E-mail: [mail@novuscapital.com.au](mailto:mail@novuscapital.com.au)  
Website: [www.novuscapital.com.au](http://www.novuscapital.com.au)

Novus Capital has offices at the following locations:

***Sydney:***

Level 24, 56 Pitt Street, Sydney

Suite 1603, Level 16, 87-89 Liverpool Street, Sydney

208 Glenmore Road, Paddington

***Wollongong:***

Level 1, 166 Keira Street, Wollongong

***Melbourne:***

Level 21, 120 Collins Street, Melbourne

1201 High Street, Armadale

***Brisbane:***

Waterfront Place, Level 3, 1 Eagle Street, Brisbane

66 Eureka Street, Kelvin Grove

***Caloundra:***

35A Queen Street, Caloundra

***Gold Coast:***

Level 1 Corporation Centre One, Bundall Road, Bundall