



Financial Services Guide

NOVUS CAPITAL LIMITED

ABN 32 006 711 995

Australian Financial Services Licence No 238168

Your Adviser Schedule

This Schedule forms part of Novus Capital's Financial Services Guide issued on 1 September 2015, and should be read in conjunction with the rest of that document.

Your private client adviser, who is an Authorised Representative of Novus Capital, is:

Doug Symes

Authorised Representative No **310399**

Doug Symes's contact details are

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	WOLLONGONG NSW 2500

About Doug Symes

Doug Symes was appointed as an Authorised Representative (Authorised Representative No. 310399) of Novus Capital on 14 February 2007.

For the last 30 years, Doug has worked in the financial services industry, predominately as a private client adviser. Since 1999, Doug has serviced his client's investment needs and share portfolios from the same office in Wollongong. Doug has been very active in the local community, in particular soccer (Wollongong Wolves), equestrian organisations, Rotary and Business Chambers. Doug holds a Bachelor of Commerce degree from the University of New South Wales. Doug has also completed the required educational training under RG 146 in the areas of Securities, Derivatives and Margin Lending.

The financial services provided by your adviser

Your private client adviser is authorised by Novus Capital to provide the following financial services:

- Advice and dealing in respect of Australian Securities (shares) and Derivatives which are Exchange Traded Options and Warrants;
- Specific product recommendations in respect of Basic Deposit Products;
- Advising on and arranging Margin Lending Facilities and Products;
- Advising on Investment Strategies;
- Access to research on a range of listed Securities; and
- Access to securities offered as part of a Capital Raising Process (i.e. Initial Public Offerings, Placements and Rights Issues).

Your client adviser is not authorised to deal on your account on a discretionary basis. In all instances, all dealing conducted for you as a Novus Capital client will require your instructions to proceed before transactions are undertaken on your behalf.

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

Remuneration for the adviser's services

All rates quoted in this Schedule are **exclusive** of GST.

The brokerage rate charged by your adviser 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 advisers.

Brokerage applies to every transaction for the purchase or sale of Australian securities and derivatives. Brokerage rates are subject to negotiation with your adviser and may be a rate applicable to a particular transaction.

The brokerage rate for each purchase or sale of Australian listed securities and Exchange Traded Options will be negotiated directly with your Novus Capital adviser and will be a rate between a flat fee of up to \$90 and a maximum of 1.5%, whichever is the greater, of the transaction value (for Australian listed securities) or of the trade value (for an Exchange Traded Options contract). For example, on a transaction for Australian listed securities with a transaction value of \$10,000, and a brokerage rate of 1.5%, the total charges would be \$165 (\$150 brokerage + \$15 GST).

On Exchange Traded Options, the ASX imposes clearing charges per options contract, and a fee to exercise each contract. At the date of issue of this FSG, the clearing charge is \$0.13 to buy or sell each options contract, and an exercise fee of \$0.05 is charged for each options contract exercised. These fees are additional to the brokerage charged by Novus, and are disclosed separately for each transaction. For example, at a brokerage rate of 1.5%, the charges to buy 20 options contracts with a trade value of \$10,000 would total \$167.86 (brokerage of \$150 + \$15 GST + \$ 2.60 ASX clearing fees + \$0.26 GST).

Your adviser can also charge a management fee, based on the total value of your investment portfolio, using a Portfolio Management system which is operated by Praemium Limited. A fee of up to 1.5% per annum can be charged on the value of your portfolio, and it is important that you discuss the applicable rate with your adviser.

For example, an investment portfolio valued at \$250,000 will incur a fee of \$4125.00 (portfolio management fee of \$3750.00 + \$ 375.00 GST) per annum.

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 advisers' 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 up to 80% of the brokerage or fee charged to you after deducting the relevant execution, clearing and settlement charges. Typically, this commission is paid through an interposed service entity.

When personal advice is provided, the amount or a description of the commission or fee being received will be set out in the SoA or SoAA. The exact amount of brokerage or fee for each transaction will be advised to you in writing.