

**INVESTOR TRADE
FINANCIAL SERVICES GUIDE
ISSUE DATE: 05/12/2018**

About this Financial Services Guide

This document is the Financial Services Guide (**FSG**) for Computershare Dealing Services.

In this FSG, the term **Computershare Dealing Services** refers to Computershare Dealing Services Pty Ltd ABN 76 085 801 350. Computershare Dealing Services is an authorised representative (Number 473240) of CPU Share Plans Pty Ltd (AFS Licence number 309884). The terms **we**, **our** or **us** refer to Computershare Dealing Services.

This FSG is an important document. It provides you with information about us to help you to decide whether you want to use the financial services offered by us.

This guide provides you with important information about:

- who we are;
- how you can contact us;
- the services we offer you;
- the remuneration, commissions and other benefits that we receive in respect of the financial services we provide;
- any relationships we have with other organisations affiliated with us or with product issuers that may influence us when providing services to you; and
- our dispute resolution procedures that cover complaints by customers and what to do if you have a complaint or wish to register a complaint with our external dispute resolution provider.

Who is responsible for the financial services provided?

If we provide you with any financial services, we will provide these to you as an authorised representative of CPU Share Plans Pty Limited (AFS Licence No. 309884) referred to in this FSG as **CPU Share Plans**.

Computershare Dealing Services and CPU Share Plans are members of the Computershare group of companies which is headed by Computershare Limited ABN 71 005 485 825, a company listed on the Australian Securities Exchange Limited (**ASX**).

How to contact us and give us instructions

Computershare Dealing Services provides the Investor Trade Service in which you are able to instruct us to arrange for the sale of your securities by an executing broker.

To be eligible to use the Investor Trade Service, you must hold your securities on the Issuer sponsored register of an entity that is listed on the

ASX and where Computershare Investor Services Pty Limited is the security registry provider for that entity. Computershare Dealing Services may also impose other eligibility criteria for use of the service from time to time.

Instructions to sell securities using the Investor Trade Service can only be provided online through the following URL:

www.investorcentre.com/investortrade.

If you otherwise wish to contact us in relation to the service we provide, you can do so as follows:

Office address: 452 Johnston Street
Abbotsford VIC 3001

Postal address: GPO Box 2975
Melbourne VIC 3001
AUSTRALIA

Phone Number: 1300 382 338
+61 3 9415 4889

Email: webqueries@computershare.com.au

What financial services are we authorised to provide to you?

CPU Share Plans, and we as its authorised representative, are legally authorised under CPU Share Plans' Australian financial services licence to provide the following financial services to both retail and wholesale clients:

- custodial or depository services other than an IDPS; and
- dealing in:
 - derivatives;
 - interests in managed investments schemes (excluding IDPS); and
 - securities.

What services do we provide?

Computershare Dealing Services will, in providing the Investor Trade Service, arrange for you to sell your securities.

Computershare Dealing Services is not a participant of the Australian Securities Exchange. Your instructions will be provided by Computershare Dealing Services to an executing broker who will execute the trade. The fees charged by the executing broker for executing the trade are included in the sale fee that we charge for using the service.

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The service involves Computershare Dealing Services:

- receiving and processing your instructions to sell your securities through our online dealing facility;
- providing your instructions to the executing broker;
- under your authority, transferring your securities into an account in the name of Computershare Dealing Services for the purposes of effecting settlement of the sale of your securities; and
- receiving the proceeds from the sale of your securities into a trust account maintained by Computershare Dealing Services and despatching the proceeds of sale (less applicable fees and charges) to you.

Insurance Arrangements

At the date of this FSG, Computershare Dealing Services is covered by Computershare Limited's professional indemnity insurance. Computershare Limited has also provided a guarantee for certain losses which may fall under relevant insurance deductibles. These arrangements are considered to satisfy the requirements of section 912B of the Corporations Act 2001.

This professional indemnity insurance covers work performed for Computershare Dealing Services by representatives/employees after they have ceased to work for us.

How are we remunerated for the services we provide you?

Sale Fees

The sale fee for using the Investor Trade Service is calculated as follows:

Individuals	Australia	New Zealand
Trades up to \$5,000	AUD110 inc GST	AUD100
Trades over \$5,000	AUD110 + 0.33%^ inc GST	AUD100 + 0.30%^

Joint Holders	Australia	New Zealand
Trades up to \$5,000	AUD135 inc GST	AUD122.73
Trades over \$5,000	AUD135 + 0.33%^ inc GST	AUD122.73 + 0.30%^

^ of the sale proceeds above \$5,000.

Other domestic fees and charges

If you elect to receive your sale proceeds by cheque you will be charged a fee of AUD15 (including GST).

If you request that we reprint and post your trade confirmation statement to you, you will be charged AUD55 (including GST).

Other international fees and charges

If you are domiciled outside of Australia, proceeds will be provided by cheque only. A foreign cheque fee of AUD40 will be charged to you on the sale of your securities.

If you request that we reprint and post your trade confirmation statement to you, you will be charged AUD50.

Foreign Exchange

If you instruct Computershare Dealing Services to remit the residual sale proceeds in a currency other than Australian Dollars, the currency exchange rate can fluctuate and may impact on the final foreign currency proceeds you receive from the sale of your securities. The currency exchange rate will be determined by the foreign exchange provider and a charge applied as a mark-up to the difference between the price at which the currency is bought and sold. The mark-up is generally expected to be as follows:

Transaction Value USD	Spread (basis points)
Less than \$100,000	250
\$100,000 - \$200,000	200
\$200,000 - \$500,000	150
\$500,000 - \$1,000,000	80
Greater than \$1,000,000	50

Where a replacement payment is made, the proceeds received by you may not match the original value due to the impact of different exchange rates. Neither the foreign exchange provider nor Computershare Dealing Services will accept any liability for any loss that you may suffer as a result of any movement in the exchange rate.

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Lifting Fees

A lifting fee is a transaction fee charged by intermediary banks for handling a transaction. Where you instruct Computershare Dealing Services to remit your residual sale proceeds in a currency other than Australian Dollars our third-party foreign payment provider or an intermediate bank handling the payment may charge a lifting fee. In addition, lifting fees may also be charged by your bank based on the charge code used in a payment instruction and the local market practice. These fees may be payable by you and be deducted from your sale proceeds. Note that these fees may vary and are not a direct charge of Computershare Dealing Services.

Interest

Computershare Dealing Services will hold proceeds from the sale of securities using the Investor Trade Service in trust accounts. Computershare Dealing Services will be entitled to retain any interest that is earned on monies held in those accounts.

What to do if you have a complaint

If you are not completely satisfied with the service or advice you receive from us, you have the right to complain about your dissatisfaction. We have a dispute resolution system in place to ensure that any complaint is dealt with fairly and efficiently.

If you have a complaint, you should take the following steps to resolve it.

1. Please contact us in writing at:

Computershare Dealing Services
C/- Incident Management
GPO Box 2975
Melbourne VIC 8060

2. If, despite our best efforts, you are unable to resolve your complaint within 45 days, you are entitled to refer your complaint to our approved external dispute resolution scheme provider.

Australian Financial Complaints Authority
Limited
GPO Box 3
Melbourne VIC 3001

Phone number: 1800 931 678
Website: www.afca.org.au.
Email: info@afca.org.au

FSG does not constitute advice

The information presented in this FSG does not constitute investment or financial advice and no part of this FSG shall be construed as creating a fiduciary, financial or other advisory relationship between us and the recipient of, or any other person using the information in, this FSG. We will not be held liable for any decision made on the basis of the information contained in this FSG. We recommend that you seek independent professional financial advice which takes into account your objectives, financial situation and needs before deciding whether to use the Investor Trade service operated by Computershare Dealing Services.