

[Likwidity Pty Ltd](#)

[Financial Services Guide Dated: 16 April 2018](#)

[What is a Financial Services Guide?](#)

This Financial Services Guide (FSG) is an important document to help you understand the financial services that Likwidity Pty Ltd (Likwidity or The Company) is able to offer you so you can decide whether to use any of these services. It contains important information on matters such as:

- Who we are and how we can be contacted;
- What services and products we are authorised under our licence to provide to you;
- How we (and other related parties) are paid;
- Who to contact should you have a complaint; and
- Our insurance arrangements.

If you choose to use our services you may also receive from us a Product Disclosure Statement (PDS) or other type of offer document for the products offered. The PDS or offer document contains information about the particular product and will assist you in making an informed decision about that product. This FSG should be read in conjunction with the PDS or other offer document and is not a replacement for the disclosure contained in the PDS or offer document.

[Who are we and what can we offer?](#)

Likwidity is a Sydney based Deposit platform, primarily dealing in deposit products. We source and execute Term deposits across a range of participating banks.

Likwidity Pty Ltd is a Corporate Authorised Representative (No. 001262916) of Libertas Financial Planning (AFS Licence No. 429718). Under this licence we are able to provide dealing and execution services in relation to:

Deposit Products

[How do you provide instructions to us?](#)

You can give us instructions by completing the Likwidity application form and then submitting instructions via our website or platform.

[What are your rights?](#)

You are entitled to ask us about your rights as a Depositor in regard to the advice you will receive, our fees, and what you can do should you have a complaint about our services. Key information is set out below, but should you require more information or clarification, please contact your adviser or Likwidity.

[What sort of advice will you get?](#)

Likwidity is not licenced to provide you with personal financial advice. Likwidity may however, provide you with factual information and in some circumstances may provide general financial product advice. Likwidity will not be taking your personal objectives, financial situation or needs into consideration when providing general financial product advice. Likwidity recommends that you seek independent accounting, financial, taxation and legal advice, tailored to your specific objectives, financial situation or needs, before making any investment decision.

How are we paid for providing financial services?

Payment for service is charged either as

- Subscription fee (A monthly or annual subscription fee)
- Flat Fee per transaction

Where client does not select either the subscription fee or flat fee, then Likwidity will charge a 0.05% commission on each transaction, payable by the ADI.

Our fees are fully disclosed and is included in our correspondence to clients.

Employees of Likwidity who provide services to you do not receive specific payments or commissions for the provision of those services. These employees and our directors receive salaries, bonuses and other benefits from us. Bonus payments and other benefits are discretionary, and based on achievement of pre-determined objective

Can I receive information regarding brokerage and other benefits received by my financial adviser for making recommendations?

Yes. You have the right to know about details of brokerage and other benefits your adviser receives for investment alternatives provided to you. At any time you may request from your financial adviser the basis of their remuneration.

How is my personal information dealt with?

The privacy of your information is important to us. In general, we collect your personal information to administer our client relationships. For further information on our privacy policy and information handling practices, please refer to our Privacy Policy Statement, which is available on the Likwidity website or by contacting Likwidity directly.

What should I do if I have a complaint?

Likwidity values your business and should any complaint or dispute arise, you should take the following steps: Please contact us on 1800226174 or put your complaint in writing and send it to: Likwidity Pty Ltd via email to : complaints@likwidity.com. We will acknowledge any complaint immediately and will make every effort to resolve your issue within 45 days of being notified.

If after speaking to us or your financial adviser, and your complaint is not resolved within five business days, please write

to:

Compliance and Professional Standards Manager

Libertas Financial Planning Pty Ltd, GPO Box 1472, Sydney NSW 2001, Or Email compliance@beacongroup.com.au

We will try and resolve your complaint quickly and fairly. If your complaint cannot be resolved by us to your satisfaction or within 45 days, you may refer your complaint, free of charge, to the Credit and Investments Ombudsman (CIO) of which Libertas Financial Planning Pty Ltd is a member.

CIO can be contacted on:-1800 138 422 or via mail:

Credit and Investments Ombudsman, PO Box A252 Sydney South NSW 1235, Email:
complaints@cio.org.au

Alternatively, other matters can be referred to the industry regulator, the Australian Securities and Investments Commission (ASIC) on 1300 300 630 or via the website www.asic.gov.au.

Professional Indemnity (PI) Insurance Cover

Likwidity is covered under the professional indemnity insurance covers in place by our licence holder, Libertas Financial Planning Pty Ltd.