

# Investogain Pty Limited

## Financial Services Guide

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#### IMPORTANT INFORMATION

Our business is conducted primarily by way of our websites [www.investogain.com.au](http://www.investogain.com.au), [www.delisted.com.au](http://www.delisted.com.au), [www.investogain.co.nz](http://www.investogain.co.nz) and [www.delisted.co.nz](http://www.delisted.co.nz). These websites are published by InvestoGain and deListed, divisions of Investogain Pty Limited (ABN 88 129 443 447) which is the holder of Australian Financial Services Licence No: 334036. While the business of Investogain Pty Limited is conducted in Australia and its websites are mainly directed to and available for Australians, residents of other jurisdictions are entitled to utilise our services.

The information on our websites has been prepared without taking into account the financial situation, needs or objectives of any particular person. While we take responsibility for the content of our sites, they may not have been updated for the most recent developments and should not be relied on for advice or for trading purposes. You should always consider the appropriateness of the information you read on our websites and if necessary, seek independent professional advice.

The commencement date of the AFS Licence is 25 May 2009. This licence was varied effective 28 June 2019. Our AFS licence superseded a licence held by BRG Pacific Pty Limited in respect of the activities of deListed, which commenced on 3 August 2004.

This Financial Services Guide ("FSG") is an important document which we are required to provide to you under the terms of our Australian Financial Services Licence. In this FSG, when the name InvestoGain, deListed or the terms, licensee, we, our, or us are used, we are referring to Investogain Pty Limited (ABN 88 129 443 447) holder of AFS Licence No: 334036.

This FSG is intended to inform you of certain matters relating to our relationship, prior to providing you with a financial service and to assist you in determining whether to use that service. The matters covered by our FSG include:

- who we are and how we can be contacted,
- what services we are authorised to provide,
- how we are remunerated,
- details of any potential conflicts of interest, and
- details of our internal and external dispute resolution procedures and how you can access them.

## OTHER DOCUMENTS YOU MAY RECEIVE FROM US

If we suggest you consider acquiring a particular financial product or financial service, we will provide you with a Product Disclosure Statement (PDS). The PDS contains information about the particular financial product or service including the features, benefits, fees and risk associated with that financial product to assist you in making an informed decision.

## WHO ARE WE?

Our financial service is provided primarily via our websites [www.investogain.com.au](http://www.investogain.com.au), [www.delisted.com.au](http://www.delisted.com.au), [www.investogain.co.nz](http://www.investogain.co.nz), [www.delisted.co.nz](http://www.delisted.co.nz) which are published by Investogain Pty Limited (ABN 88 129 443 447). Information about our directors and management can be found in the "About Us" webpages of each site. We can be contacted by email: [admin@delisted.com.au](mailto:admin@delisted.com.au), [delistedaus@gmail.com](mailto:delistedaus@gmail.com) by message at "Contact Us" webpages or in writing to:

Investogain Pty Limited  
PO Box 1169  
Chatswood NSW 2057

## WHAT FINANCIAL SERVICES AND PRODUCTS DO WE OFFER?

Investogain Pty Limited is authorised to carry on a financial services business to:

- (a) provide general financial product advice for the following classes of financial products:
  - (i) securities; and
- (b) deal in a financial product by:
  - (i) arranging for another person to apply for, acquire, vary or dispose of financial products in respect of the following classes of financial products:
    - (A) securities, to retail clients.

The advice you receive from us or that is carried on our website or in any other communications with you, is general in nature. It should not be construed as being appropriate to your objectives, financial situation and needs.

Where deListed makes any offer to acquire securities, it is in the capacity of principal and not as agent. deListed is not making a recommendation that you accept the offer and recommends that you obtain independent financial advice before disposing of securities.

InvestoGain and deListed, via their websites provide a range of free services, mainly to shareholders in failed companies. We charge an administration fee for two services:

1. to acquire "worthless securities" in failed companies
2. to search for missing securities and unclaimed money

We do not provide financial or taxation advice relative to the securities we acquire. Tax advice should be sought from a registered tax agent and we recommend you seek professional financial advice before disposing of securities.

## HOW ARE WE REMUNERATED FOR THE SERVICES WE PROVIDE?

Our remuneration is in the form of an Administration Fee for the processing of off-market transfers of securities or searching for missing securities and unclaimed monies.

Our service includes the creation of a trust to hold those securities on trust until their transfer can be registered. We are remunerated online through a merchant credit facility, by direct deposit to our bank account or by mail for shareholders without access to the internet. The Administration Fee is specified in each case.

Where we acquire "worthless securities" in failed entities we may also benefit from a recovery in the value of the "worthless securities".

The fees charged for each service are as detailed below:

### 1) Purchasing "Worthless Securities"

"Worthless securities" are defined to be securities we believe to be of no value or of negligible value at the time the securities are acquired by us.

Our Administration Fee for the preparation, execution and provision online of all documents is \$151 (GST included) for each parcel of shares we acquire. That amount is reduced by \$1 (being the nominal consideration) for each parcel of "worthless securities".

In the event, that you are selling more than one parcel of securities to us at the same time, the Administration Fee is reduced to \$71 for each additional parcel and the net payment due by you as the seller of the securities is therefore as detailed:

Parcels	Buyers Admin Fee	Consideration paid by buyer	Net Payment by seller
One	151.00	1.00	150.00
Two	222.00	2.00	220.00
Three	293.00	3.00	290.00
Four	364.00	4.00	360.00
etc			

Occasionally the transfer of securities may be subject to stamp duty. In that event there may be an additional charge. That possibility and the amount of the duty payable can only be assessed on a case-by-case basis. Investors will be given the choice of paying the additional charge (unlikely to be more than \$50) or withdrawing from the transaction. If the latter course is chosen, any fee already paid will be refunded in full. Administration Fees are not refundable, in any other circumstances, once documents are provided online for your review and execution.

### 2) Searching for Missing Securities or Missing Money

Our base Administration Fee for this service is \$84.50 plus small additional charges depending on the number of companies (\$12:50 each) being enquired about and the number of parties (\$20 each) we are required to conduct searches for.

### HOW DO WE DEAL WITH POTENTIAL CONFLICTS OF INTEREST?

We believe that providing these services is entirely appropriate and a logical extension to the primary activity of Investogain Pty Limited which is to provide information about failed companies and a seamless connection between past and present for a wide range of entities. There are no associations or relationships that could influence us but there is nevertheless potential for conflict of interest. That arises because we seek to provide independent and unbiased information relative to failed companies, whether they are in external administration or not, and at the same time may acquire securities in those companies in circumstances where we believe shareholders may realise a taxation benefit and where we may benefit from receipt of the Administration Fee involved and possibly by an increase in the value of the securities we purchase.

In response to this possibility, we have voluntarily developed our own **Code of Conduct** in relation to the acquisition of "worthless securities". We may add to it from time to time as appropriate. Our Code of Conduct states that we will not accept transfers of shares in companies:

- that are quoted on the Australian Stock Exchange (unless the market in the securities is illiquid and the last quoted price infers the securities are likely to be of negligible value).
- during the tax year that a liquidator or administrator makes a loss declaration (issued pursuant to s 104-145 of the Income Tax Assessment Act 1997), after we receive notification of the issue of the declaration.
- where we have good reason to believe a liquidator or administrator will make a loss declaration (issued pursuant to s 104-145 of the Income Tax Assessment Act 1997) during the current tax year.
- where we have good reason to believe that shares may have more than negligible value.

#### HOW IS MY CUSTOMER INFORMATION DEALT WITH?

The privacy of your customer information is important to us. We collect your customer information to ensure that we are able to provide you with the products and services most appropriate to your needs. Our Privacy Policy explains how we handle personal information and how we interact with you online.

#### WHAT SHOULD I DO IF I HAVE A COMPLAINT?

Investogain Pty Limited is committed to the provision of a high standard of personal service and to maintaining our reputation for fairness and integrity. If, despite our best endeavours, the level of service fails to meet your expectations we would like you to inform us about your concerns. Our complaint handling process is designed to ensure that your concerns are treated seriously and that your complaint is addressed promptly and fairly. Your complaint should be in writing to:

Investogain Pty Limited  
PO Box 1169  
Chatswood NSW 2057

Any complaint will be dealt with in strict confidence and to the very best of our ability.

If you are still not satisfied with our handling of your complaint you may direct your concerns in writing to:

Australian Financial Complaints Authority  
GPO Box 3  
Melbourne VIC 3001