



FINANCIAL SERVICES GUIDE

GENERAL ADVICE ONLY Financial Service Guide:

No Personal Advice is Given, Please Contact Financial Advisors/Planners for Personal Advice and a product that suits your Situations and Circumstances-

No Statement of Advice Given

Laverne Securities Pty Ltd (t/as) INVESTOR DESK NRI

The Corporate Authorized Representative of Laverne Capital Pty Ltd (AFSL 482937)

CAR Number : 001269781
Licensee Details : Laverne Capital Pty Ltd
ABN Number : 34 629 216 477
AFSL No. : 482937

Principal Business Address : Suite 6/96-98 Wigram Street, Harris Park, NSW 2150
Phone : 1300 LAVERN (1300 528 376)
Email : vijay.raj@lavernecapital.com.au

Laverne Capital Pty Ltd AFSL 482937 authorizes the distribution of this FSG. This Financial Services Guide (**FSG**) is an important document to help you understand and decide if you wish to use the financial services, we can offer you.

General Advice only

Any advice given by Laverne Securities Pty Ltd as a CAR of Laverne Capital Pty Ltd (t/as) INVESTOR DESK NRI is general advice only and does not consider your specific needs or objectives. All our commentary, statements of opinion, and recommendations about financial products have been prepared without considering your objectives, financial situations, or needs. It is up to you to decide whether this is appropriate for you.

It provides you with information about Laverne Securities Pty Ltd as a CAR of Laverne Capital Pty Ltd (t/as) INVESTOR DESK NRI (**Laverne Securities, us, our, we**) and the services we provide. Its purpose is to help you decide whether to use any financial service we offer and includes:

- ❖ Who we are and how we can be contacted.
- ❖ What financial services and products we are authorized to provide to you.
- ❖ The costs of any services we may provide to you.
- ❖ How we (and any other relevant parties) are paid and any remuneration we may receive.
- ❖ Any relationships we have with any other organizations affiliated with us or with product issuers, which might influence us in providing financial services to you.
- ❖ Whom to contact if you have a complaint and how such complaints may be dealt with; and
- ❖ Our compensation arrangements.

About Laverne Capital Pty Ltd:

Laverne Capital Pty Ltd holds an Australian Financial Services License (**AFSL 482937**) and is authorized to provide financial services under this license.

Laverne Capital Pty Ltd ACN 609 554 485 (“Laverne Capital”, “we”, “our”, or “us”) is a financial planning and investment advisory firm specializing in listed securities and managed investments. Our advisors’ record of achievements and reliability is based on providing some of the best investment advice and service in Australia. We offer extensive skills which mirror the different needs of clients with great emphasis placed on research and quality service to support the advice and the financial product provided.

Collectively we can provide financial product advice, arrange, and deal with the financial product covering:

- ❖ Deposit & Payment Products
- ❖ Government Debentures, Stocks, or Bonds
- ❖ Life Products
- ❖ Managed Investment Schemes
- ❖ Retirement Saving Account Products
- ❖ Securities
- ❖ Superannuation (Including SMSF)

Whilst we recommend life insurance, superannuation, or investment products generally, we do not consider whether it is appropriate for your personal objectives, financial situation, or needs. As a result, you need to consider the appropriateness of any information or general advice we give you having regard to your circumstances before buying. You need to read the PDS and any other relevant policy documentation to determine if the product is right for you. If you require personal advice you need to obtain the services of a suitably qualified adviser.

About Corporate Authorized Representative (CAR)

Laverne Securities Pty Ltd is a Corporate Authorized Representative of **Laverne Capital Pty Ltd** the Corporate Authorized Representative Number is **001269781**

Laverne Securities Pty Ltd (t/as) INVESTOR DESK NRI

Office Address : Suite 6/96-98 Wigram Street Harris Park NSW 2150

Phone Number : 1300 LAVERN (1300 528 376)

Email Id : vijay.raj@lavernecapital.com.au

What kinds of Financial Products Laverne Securities are authorized to provide to you?

Laverne Securities is authorized to offer the following financial services to retail and wholesale clients.

- ❖ Provide General Financial Product Advice and
- ❖ Deal in Financial Products

In providing our service, we strongly recommend you take the personal advice of a Financial Planner or Investment advisor regarding how to invest money and discuss your situations and circumstances. For tax-related matters seek the advice of your accountants or taxation expert for the same.

Referral Partners:

Laverne may have an agreement with Financial Planners, Accountants, and Mortgage Brokers as a Referral Partner and ongoing fees of 0-40% be paid based on the relationship and volume of the business. **No Personal Advice be provided by Laverne Securities or its advisors.**

Intermediary of Finsto – Broker Dealer and Overseas Brokers for Execution of International Trades

- ❖ NRI-Non-Residential Indian* only- BSE Bombay Stock Investments through Local Brokers Laverne Infotech Pty Ltd. Each Investment Platform and Service will be having its terms and conditions, fees, and Regulations Accordingly.
- ❖ **Products:** INVESTOR DESK NRI provides investments for Mutual fund, Global Investment, Equity Baskets.
- ❖ **Investment Platform for Securities Trade:** Finsto (Laverne), a Product Disclosure Statement and their respective terms and conditions be provided.
- ❖ **For overseas account holder:** An Indian SEBI Registered Stockbroker-Fintso (India) and its advisors or Authorized Representatives will be used for the execution of the trade. NRI (Non-Resident Indian), meaning as per Securities and Exchange Board of India: A person of Indian origin whose parents or grandparents are of Indian origin can only open the accounts. A related bank account. Also, as the currency will be traded in local currency there is a forex element. LVC Money is an agency to facilitate the Money Exchange which is a related entity, and the basis is to decrease the cost of forex transactions.

Laverne Infotech Pty Ltd Acting as Broker for NRI investment in BSE and NSE India. Full disclosure and agreement including AML CTF, Fees, and Charges be disclosed.

Broker Details (Laverne Infotech) Subsidiary Company ARN Number

Product Disclosure Statements:

The product disclosure statement will be provided by the finsto platform depending on the product which you select.

Privacy, Data Protection, and AML/CTF Act compliance:

We have an obligation under the Anti-Money Laundering and Counter-Terrorism Finance Act to verify your identity and the source of any funds. This means that we will ask you to present identification documents such as passports and driver's licenses. We will also retain copies of this information. We assure you that this information will be held securely.

(Privacy Policy) <https://investordesk.com.au/images/Privacy%20Policy%20Investor%20Desk.pdf>

You may request further details of the fees and benefits (including any commissions) that may be payable at any time by contacting Laverne via email or phone.

How may you provide instructions to us?

If you wish to execute the method by which Finsto will accept your instructions is subject to the terms and conditions of trading with Providers (accessible from the Provider's website).

Services Providers will not accept instructions from you to execute transactions on your behalf that are received by e-mail or post. Should you wish to contact us for reasons other than the execution of a transaction on your behalf, you may also contact us or write to us at:

Telephone: 1300 LAVERNE (1300 528 376)
Laverne Securities Pty Ltd t/as INVESTOR DESK NRI
<http://nri.investordesk.com.au/>
Suite 6/96-98 Wigram Street, Harris Park NSW 2150
Email: supportnri@investordesk.com.au

What should I do if I have a complaint?

We are committed to providing quality advice to our clients. This commitment extends to providing accessible complaint resolution mechanisms for our clients. If you have any complaint about the service provided to you, you should take the following steps:

Contact Laverne Securities Immediately-

Coordinator: Pooja Tahiliani - via phone no 0404 905 547

Email: pooja@lavernecapital.com.au

1. If your complaint is not satisfactorily resolved within 7 days please contact **Laverne Capital Pty Ltd** and put it in writing to **Laverne Capital Pty Ltd** Suite 6/96-98 Wigram Street, Harris Park NSW 2150 via phone no 0425 308 313 email: vijay.raj@lavernecapital.com.au
2. If we cannot reach a satisfactory resolution within a further 45 days you can send your complaint to AFCA – Association Financial Complaints Authorities at GPO Box 3 Melbourne, VIC 3001. Their free call number is 1800 931 678. The Australian Securities and Investments Commission, (ASIC), also has a free call info line on 1300 300 630 which you may use to make a complaint or obtain information about your rights.