



Financial Services Guide

Spaceship Capital Limited

5 March 2020



spaceshipinvest.com.au | spaceship.com.au



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About this guide

It is important that you read this Financial Services Guide (**FSG**). It contains information designed to help you decide whether to use any of the financial services offered by Spaceship Capital Limited (ABN 67 621 011 649, AFSL 501605) (**we, our, us**), as described in this guide, including:

- who we are;
- the services and products we provide;
- how we're paid;
- how we manage your personal information; and
- how you can complain about a matter relating to us.

We may also provide a product disclosure statement to you

When we provide information to you about Spaceship's financial products, we'll give you a product disclosure statement (**PDS**) or other relevant disclosure documents. These documents contain important information about the financial product, including its key features, fees, benefits and risks. They will help you make an informed decision about a product, so read the relevant PDS or disclosure documents carefully.

You can download a copy of the PDS for Spaceship Voyager (including the Spaceship Universe Portfolio and the Spaceship Index Portfolio) from spaceshipinvest.com.au, and for Spaceship Super from spaceship.com.au.

You can also ask us to provide a link to a digital copy of these documents, which we'll do free of charge - just email us at help@spaceship.com.au.

We're entirely digital

Our communication with you about our Spaceship Voyager products and services is entirely digital. By asking us to provide financial services to you (including by applying for a financial product), you agree to receive communications in digital form only.

About us and our associations

We're on a mission to enable you to invest your future, so you can live the life you want to live.

Our managed funds

We are the responsible entity and issuer of Spaceship Voyager (including the Spaceship Universe Portfolio and Spaceship Index Portfolio). Each of those portfolios are managed investment schemes registered with the Australian Securities and Investments Commission.

Spaceship Super

We are the promoter of Spaceship Super, which is issued by Tidswell Financial Services Ltd (ABN 55 010 810 607 AFSL 237628) as trustee for the Tidswell Master Superannuation Plan (**Tidswell**).

The services and products we provide

Spaceship is authorised to provide various financial services to retail and wholesale clients. This includes:

Providing general advice

- in relation to deposit and payment products, government securities (debentures, stocks or bonds), life insurance products, managed investment products, securities and superannuation.

It's important to note that we don't take your personal circumstances into account when we provide general advice. So, before acting on any general advice, consider whether it's appropriate to your personal circumstances.

Dealing in a financial product

- by issuing, applying for, acquiring, varying or disposing of superannuation and managed investment products; and
- by applying for, acquiring, varying or disposing of various financial products on behalf of another person, including in respect of deposit and payment products, government securities (debentures, stocks or bonds), life insurance products, managed investment products, securities and superannuation.

Generally, when we provide financial services, we act on our own behalf. However, we may act on behalf of others when we deal in a financial product (for example, we may act on behalf of the issuer when arranging for the issue of superannuation products).

Instructing us

You can contact us directly with any instructions relating to a Spaceship financial product. This includes giving us instructions electronically (including via your Spaceship customer account) or by phone or in writing. We will need to be satisfied that we have verified your identity before proceeding.

We will ask you to confirm your instructions via recorded phone call, online or in writing. You can ask us for a copy of this instruction at any time.

How we're paid

If you decide to invest in a product we offer, we receive product fees and other remuneration.

Spaceship Voyager managed funds

When you invest in any of our Spaceship Voyager managed fund products, we receive a management fee calculated as a percentage of your investment account balance as detailed in the relevant PDS. Those fees are paid out of the gross asset value of the fund.

Spaceship Super

When you become a member of Spaceship Super, we receive a promoter fee from Tidswell (the issuer of the Spaceship superannuation product). The fee is based on the number of members in the Spaceship superannuation product and the total funds under management. You may request further particulars of the benefits by contacting us at help@spaceship.com.au or **1300 049 532**.

Staff remuneration

Our staff receives a salary plus superannuation, and may receive bonuses and other benefits from time to time. Staff may participate in an employee share scheme of our parent company, Spaceship Financial Services Pty Ltd.

No commissions paid to any staff or financial advisers

We do not pay commission to any staff or financial advisers.

Staff may participate in our customer referral program for Spaceship Voyager in their capacity as customers.

Other Payments

Other payments are not additional fees paid directly by you.

Referral fee paid to people who refer you to us

If you have been referred to us by another person (**referrer**), we may pay the referrer a referral fee (this may happen when we enter into a marketing relationship with a third party

for Spaceship Voyager or Spaceship Super). The referral fee is typically a fixed fee. You'll be told about that relationship at the time of referral and details of the remuneration that the referrer will receive.

Customer referral program

We may offer a referral program to existing Spaceship Voyager customers from time to time. We will pay an investment bonus of \$5 to \$10 in the form of units in Spaceship Voyager to the customer and their friend (subject to the referral program terms and conditions).

Application administration fee

We have an agreement with Employment Hero Pty Ltd (**Employment Hero**) under which we will pay Employment Hero an application administration fee of up to \$330 for each Spaceship Super member application form submitted via Employment Hero.

Professional indemnity insurance

We have professional indemnity insurance, which provides cover for claims by retail clients that relate to the financial services that we and our representatives provide. This satisfies the compensation arrangements required under section 912B of the *Corporations Act 2001* (Cth). We are also covered for claims against former representatives while they acted on our behalf. You do not have a direct right to claim under this insurance.

Your privacy

We're committed to respecting your privacy. *The Privacy Act 1988* (Cth) regulates how we handle your personal information, including how we collect, disclose and secure it.

In general, we collect your personal information to provide the products and services you request, and efficiently manage and administer those products and services. We may also use your information to provide information about other products and services that we think might interest you and to comply with legislative and regulatory requirements, prevent fraud, crime or other activity that may cause harm in relation to our products or services, and help us run our business.

Your personal information may be provided confidentially to external service providers, including the custodian, auditors, taxation advisers, legal advisers and information technology consultants. It may also be provided to our related companies to assist us with functions relating to managing your account.

Additionally, your personal information will be disclosed if required by law to do so.

You have the right not to provide us with any personal information. However, we may not be able to provide the product or services you request.

For more information about how we handle your personal information, how you can access, correct and update your personal information and how we manage privacy related complaints, refer to our Privacy Policy available at spaceship.com.au and spaceshipinvest.com.au. You can also ask us to provide a link to a digital copy of our Privacy Policy, which we'll do free of charge - just email us at help@spaceship.com.au.

How we deal with complaints

We want to ensure you have a good experience with us. If you are dissatisfied or have a complaint, please contact us at help@spaceship.com.au or **1300 049 532**.

We'll acknowledge your complaint within 2 working days and aim to resolve your complaint within 45 days.

If you're not satisfied with our response, you can contact the Australian Financial Complaints Authority (**AFCA**) (an independent and free dispute resolution body). Before AFCA can investigate the matter, you must have first given us the opportunity to review it.

The contact details for AFCA are:

Australian Financial Complaints Authority

Website	www.afca.org.au
Email	info@afca.org.au
Telephone	1800 931 678
Post	GPO Box 3 Melbourne VIC 3001

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