



## FINANCIAL SERVICES GUIDE

**For:** The Hubb Organisation Pty Ltd (ABN 42 087 234 599) trading as Safety in the Market  
**Address:** Unit 5, 4 Skyline Place, Frenchs Forest NSW 2086 AUSTRALIA  
**Telephone:** 1800 622 858 or +61 2 8213 6099  
**Internet:** [www.safetyinthemarket.com.au](http://www.safetyinthemarket.com.au)  
**AFS Licence No:** 241060

### Purpose

The purpose of providing this Financial Services Guide (FSG) is to provide you with information about The Hubb Organisation Pty Limited ("Hubb", "we", "us" or "our"), the services we offer and how we charge for those services, how we disclose any potential conflicts of interest and how we manage client complaints. This information is provided to you to enable you to compare our services with similar providers and to make an informed decision on whether to use our services.

As part of our ongoing relationship we may provide you with other documents, namely a Product Disclosure Statement relating to ours or third party products or services.

These documents are to assist you in making informed choices about the services we offer or about third party services that you may choose to use in conjunction with our own.

### Authorising Licence

Hubb is the providing entity of services covered by this FSG. In providing the services, Hubb is acting as an Authorised Representative of Investment Educators Australia Pty Limited (IEA). The contact details for IEA

**Address:** Unit 5, 4 Skyline Place, Frenchs Forest NSW 2086  
**Telephone:** +61 2 8213 6000  
**Internet:** [www.investmenteeducators.com.au](http://www.investmenteeducators.com.au)

### Information Relating to Services Provided by HUBB:

Investment Educators Australia Pty Limited's AFS licence permits HUBB to provide the following financial services:

- (a) Provide general financial products advice for the following classes of financial products:
  - derivatives;
  - foreign exchange contracts;
  - interests in managed investment schemes including investor directed portfolio services; and
  - securities
- (b) Deal in the following classes of financial products:
  - derivatives; and
  - securities

to retail and wholesale clients.

Please note that whenever we provide these services we will be acting on your behalf and not on behalf of any other product issuer.

### Remuneration

HUBB is remunerated through the full amount paid for the software, services and any subscription amount that is payable. You will have been notified of whether a subscription amount applies to your product prior to your purchase.

### Other Remuneration

In addition, we also receive remuneration from third party product providers whose products you may choose to use in conjunction with our services.

HUBB staff and contractors receive a salary that may include bonuses or commissions based on performance criteria.

HUBB may also receive remuneration or other benefits from third parties whose products you may choose to use in conjunction with our services.



## FINANCIAL SERVICES GUIDE

### Relationships or Associations

HUBB is a related company of Hubb (Australia) Pty Ltd (HUBB AUST). HUBB pays to HUBB AUST a fee for the sale of software and related services.

HUBB may refer you to or provide you with financial products or services from related companies. Related companies may include optionsXpress Australia Pty Ltd (AFSL 24643), Hubb (Australia) Pty Ltd and Optionetics Pty Ltd.

### Instructions from you

We will always seek to act on your specific instructions in a timely and efficient way. You can provide instructions to us via our website, verbally and in writing (mail, fax or email), however we reserve the right to request written instructions where we consider it necessary.

### Privacy of client information

In providing our services we collect personal information about you, including sensitive information. Please note we treat all information provided to us in confidence and will take all reasonable steps to ensure non-disclosure to anyone other than for the purpose of fulfilling your instructions. We treat all client information in accordance with the provisions of the Privacy Act 1988. Our detailed Privacy Policy can be viewed on our website [www.safetyinthemarket.com.au](http://www.safetyinthemarket.com.au).

### Problems with our Service

If you ever have difficulty or are not satisfied with our services you are entitled to complain. We have procedures in place to ensure that complaints are fully considered and properly dealt with. If at the first point of contact your problem is not resolved to your satisfaction, please contact our Customer Service Manager:

<b>Post:</b>	Customer Service Manager The Hubb Organisation Pty Limited Unit 5, 4 Skyline Place, Frenchs Forest NSW 2086
<b>Email:</b>	<a href="mailto:compliance@safetyinthemarket.com.au">compliance@safetyinthemarket.com.au</a>
<b>Facsimile:</b>	+61 2 9972 7769

Please be aware that we will do everything within reason to address and resolve your concerns.

If you are not satisfied with the response received from us within 21 days, you are entitled to refer the matter to an independent complaint handling body. Investment Educators Australia Pty Limited is a member of the Financial Ombudsman Service ("FOS") (Membership Number 11550). FOS can be contacted at:

<b>Post:</b>	GPO Box 3 Melbourne, VIC 3001
<b>Telephone:</b>	1300 780 808
<b>Facsimilie:</b>	+613 9613 6399
<b>Email:</b>	<a href="mailto:info@fos.org.au">info@fos.org.au</a>
<b>Website:</b>	<a href="http://www.fos.org.au">www.fos.org.au</a>

If you have any further questions about our financial services, please contact us on 1800 622 858.

### Professional Indemnity Insurance

HUBB has professional indemnity insurance in place which complies with the requirements of S912B of the Corporations Act. This insurance provides cover to you even when a representative ceases to be employed or act on our behalf.

### Authorisation of Financial Services Guide

Investment Educators Australia Pty Limited has authorised the distribution of this FSG by Hubb.