

# FINANCIAL SERVICES GUIDE

**UH Community Pty Ltd  
Trading as  
STAX Platform**

ABN 37633206470

Level 20, 15 William Street  
Melbourne VIC 3000

Corporate Authorised Representative 1279361 of  
Ricard Securities Pty Ltd AFSL 299812

**Issue Date – 31 March 2020 Version - 1.00**

## **The purpose of issuing this Financial Services Guide (FSG)**

This document provides you with information that you will need to know when considering utilizing our services. It contains information relating to matters such as

- Who we are and the services we offer
- How we are paid
- Our dispute resolution procedures
- Privacy matters

In particular, this FSG contains information about remuneration that may be paid to us and other persons in connection with the services performed.

This should enable you to assess any conflicts of interest that may arise if we provide services to you. Importantly, this FSG also contains information on how you can make a complaint about our services and how any complaints will be handled.

## **UH Community (STAX) and our services**

STAX is authorized to provide the following services to Wholesale and Retail clients

- provide General financial product advice
- deal in a financial product to retail and wholesale clients by applying for, acquiring, varying or disposing of a financial product on behalf of another person in respect of the following classes of products:
  - Securities

STAX operates a web-based portal at "STAX.exchange" allowing companies to advertise investment opportunities and raise capital on the basis of Prospectuses or other Offer Documents they publish.

The STAX service provided, takes the form of delivering the offer documents to you, providing any general investment information you require and arranging for you to transact with the entity raising capital.

General Advice and Dealing services are facilitation services and are offered without consideration of any investor's financial situation, investment objectives, particular needs, appetite for risk, investment experience or investing time frame.

Therefore, you should consider the appropriateness of the advice, in light of your own objectives, financial situation or needs, before following the advice.

Ensure that you read the Offer Document carefully and seek independent advice before making any investment decision.

STAX makes no recommendations with respect to investment offers listed on the platform.

## **Statements of Advice (SOA)**

There is no legislative or other requirement for STAX to issue a Statement of Advice

### **How STAX is paid**

Based on the complexity of a client's business activity and the amount of capital being raised, STAX charges its clients consulting fees for a range of financial, legal and general consulting services. No part of STAX remuneration is levied as commission or success fee based on capital raised.

### **Services provided by Authorised Representatives of STAX**

STAX does not issue sub-license authorizations to any party.

### **Compensation Arrangements**

STAX carries Professional Indemnity insurance cover that satisfies the requirements for compensation arrangements under S 912B of the Corporations Act.

### **Dispute resolution procedures**

STAX will seek to deal with disputes fairly and expeditiously. If you have cause to make a complaint, then write to

Compliance Manager

Ricard Securities Pty Ltd

Suite 410, 737 Burwood Road

Hawthorn East Vic 3123

If the matter remains unresolved, you may contact the Australian Financial Complaints Authority (AFCA) of which Ricard Securities is a member.

AFCA contact number is 1800 931 678

Website [www.afca.org.au](http://www.afca.org.au)

**Privacy**

STAX acts in accordance with National Privacy Principles. Information collected from you is limited to what is necessary to provide agreed services to you and STAX clients and is stored securely.

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