



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 Wigram Street, Harris Park, NSW 2150
Phone : 1300 LAVERN (1300 528 376)
Email : support@investordesknri.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:

- ❖ 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

About Corporate Authorized Representative (CAR)

Laverne Securities Pty Ltd is a Corporate Authorized Representative of **Laverne Capital Pty Ltd** and 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 : support@investordeskni.com.au

What kinds of Financial Products Laverne Securities is 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

We are authorized to provide general financial product advice and deals in:

- ❖ Managed Investment Schemes
- ❖ Securities

In providing our service, we strongly recommend you to take personal advice of a Financial Planner or Investment advisors with regards to how to invest money and discuss your personal situations and circumstances. For tax related matters seek advice of your accountants or taxation expert for the same. If you do not understand any of the information in this Financial Services Guide or have any other questions relating to the terms on which we will be acting, please contact us at above details.

Referral Partners:

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

How are Laverne Securities paid?

- The Platform Service Fees for trading of Securities will be charged by HDFC Securities and the respective broker commission will be paid to Local Broker (Indian subsidiary company -Laverne Fintech Pvt Ltd) and will be paid back to Laverne Securities.
- Brokerage fees on trades executed via HDFC Securities.
- Other fees or benefits that are paid with your consent.

NRI (Non-Residential Indian) will be doing trading on BSE (Bombay Stock Exchange) and NSE (National Stock Exchange) through HDFC Securities platform. Laverne Fintech Pvt Ltd is Authorized Partner (broker) of HDFC Securities. Demat and Trading account platform service is provided by HDFC Securities.

Products: INVESTOR DESK NRI provides investments in

- Indian Securities
- Mutual Fund
- Equity Baskets

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 Demat and Trading account and related bank account (NRE/NRO). Also, as the currency will be traded in local currency there is a forex element involved in it.

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://investordesknri.com.au/privacy>

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.

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:

1. Contact Laverne Securities Immediately-
Coordinator: Pooja Tahiliani - via phone no 0404 905 547
Email: pooja@lavernecapital.com.au
2. 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
3. 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.