

FINANCIAL SERVICES GUIDE

Dated November 2020

Purpose of this Financial Services Guide

This FSG is designed to assist you in deciding whether to use the Authorised Service offered by humm in relation to the Raiz Product, which are interests in a registered managed investment scheme known as the Raiz Invest Australia Fund (ARSN 607 533 022) (“Raiz Product”). We are required to give you an FSG if we provide certain financial services to you and you are a retail client.

This FSG contains important information about:

- who we are;
- the financial services we offer;
- the financial products to which those services relate;
- how we and others are paid in connection with those services;
- your privacy;
- how we deal with complaints; and
- how we can be contacted.

The providing entity of this Financial Services Guide (“**FSG**”) is humm Cards Pty Limited (ABN 31 099 651 877) (“**humm**”).

humm is an authorised representative of Instreet Investment Limited ABN 44 128 813 016 (“**IIL**”), which is the holder of the Australian Financial Services Licence Number 434776 (“AFSL Licence”). humm’s authorised representative number is: 001279788. humm has been authorised by IIL to distribute this FSG.

Raiz Invest Australia Limited ABN 26 604 402 815 (“**Raiz**”) is the promoter and administrator of the Raiz Invest Australia Fund (“**Raiz Fund**”) and is also an authorised representative of IIL. Both Raiz and IIL are wholly owned subsidiaries of Raiz Invest Limited ABN 74 615 510 177.

Other documents you will receive

Information on the Raiz Product can be found in the Raiz Invest Australia Fund Product Disclosure Statement (“**PDS**”), which can be found at www.raizinvest.com.au or in the Raiz App and which was emailed to you when you signed up to Raiz. The PDS contains general information about the product, including:

- how the Raiz Fund works;
- the risks of managed investment schemes;
- how your money is invested; and
- details of fees and costs that you may be charged.

You must read the PDS to determine if the Raiz Product is suitable for you. All instructions are provided through the Raiz App in line with the PDS.

Financial services that we are authorised to provide

humm has been appointed by IIL as an authorised representative to engage in dealing in by arranging for the disposal of the Raiz Product and providing general financial product advice for the Raiz Product pursuant to the AFS License (“**Authorised Service**”).

No personal advice

No personal advice to retail clients is provided in relation to the Raiz Product. This means that we will not take into account your or your client's objectives, financial situation or needs in relation to any advice we provide.

Remuneration, commission or other benefits

There is a commercial arrangement between humm and Raiz Invest Australia Limited ABN 26 604 402 815 ("Raiz") pursuant to which:

1. humm does not receive any fee for the provision by humm of Authorised Services; and
2. Raiz fees are outlined in the PDS.

None of humm, IIL or Raiz receives any remuneration, commission or other benefits that are not set out in this FSG or the PDS.

Dealing with Complaints

If you have a complaint about the financial services provided to you, please contact IIL by email at complaint@raizinvest.com.au or by writing to us at Level 11, 2 Bulletin Place, SYDNEY NSW 2000. We will confirm receipt of any complaint by email, and get back to you when we have investigated the circumstances. If we are not able to resolve your complaint within 21 Business Days, you may be able to seek assistance from the Australian Financial Complaints Authority.

Australian Financial Complaints Authority
Phone: 1800 931 678
Email: info@afca.org.au
Website: www.afca.org.au

Compensation arrangements

IIL is insured under the terms of a current professional indemnity insurance policy, in satisfaction of the requirement under section 912B of the Corporations Act 2001 that IIL has in place this type of insurance.

Privacy

We are committed to safeguarding the privacy of your personal information. Our privacy policy can be found at <https://www.humm-group.com/privacy-policy>, IIL privacy policy is outlined in the PDS and can be found at www.raizinvest.com.au.

Contact details

The contact details of humm and IIL are set out as below:

For humm:

Telephone: 02 8905 2000
Facsimile: 02 8905 1800

Locked Bag 5005
Royal Exchange, Sydney NSW 1225

Level 7, 179 Elizabeth Street,
Sydney, NSW 2000
AUSTRALIA

For IIL:

Raiz contact details are set out in the PDS.