

Financial Services Guide:

Mark Power Financial Pty Ltd

Australian Financial Services Licence 332 428

Mark Power Financial Pty Ltd

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Mark Power Financial Pty Ltd authorises distribution of this FSG

This Financial Services Guide (FSG) is intended to inform you of certain basic matters relating to our relationship, prior to us providing you with a financial service. It is intended that this FSG should assist you in determining whether to use any of the services described below. You have the right to ask us about our charges, the type of advice we will give you, and what you can do if you have a complaint about our services. This FSG should be read in conjunction with the Adviser Profile attached.

You may specify how you would like to give us instructions. For example, by telephone, fax or other means. But in all cases we must receive a written confirmation of these instructions.

You should be aware that you are entitled to receive a Statement of Advice (SOA) whenever we provide you with any advice which takes into account your objectives, financial situation and needs. The Statement of Advice will contain the advice, the basis on which it is given and information about the fees, commission and associations which may influence the provision of the advice. On an ongoing basis, a Record of Advice (ROA) will be provided instead of an SOA if there have been no significant changes to your personal circumstances and the basis of the advice has not significantly changed since your last SOA was provided. You have a right to request a copy of your ROA at any time.

Key information is set out in answer to the questions below. If you need further information or clarification, please ask us.

Who is Mark Power Financial Pty Ltd?

Mark Power Financial Pty Ltd holds an Australian Financial Services Licence and is authorised to provide financial product advice in:

- Derivatives;
- Foreign exchange;
- Securities; and

Deal in a financial product by:

- Issuing, applying for, acquiring, varying or disposal of a financial product in respect of the following classes of financial products:
 - derivatives;
 - foreign exchange contracts; and
- Applying for, acquiring, varying or disposing of a financial product on behalf of another person in:
 - derivatives;
 - foreign exchange contracts; and
 - securities;

to retail and wholesale clients.

Mark Power Financial Pty Ltd has appointed the Authorised Representative(s) listed within the Adviser Profile to provide you with financial services. For further details on the services provided by the Authorised Representative(s), please refer to the Adviser Profile attached.

How will Mark Power Financial Pty Ltd be remunerated and what are my fees?

Mark Power Financial Pty Ltd charges a fee which is paid for by the Authorised Representative and is not a direct cost to you. The fee is agreed upon between Mark Power Financial Pty Ltd and the Authorised Representative.

Please refer to the Adviser Profile attached to find out how much you will be charged for the financial services provided to you by the Authorised Representative,

Mark Power Financial Pty Ltd may from time to time receive a benefit from preferred product providers by way of sponsorship of educational seminars, conferences or training days. Details of benefits above \$300 will be maintained on a Register.

You have the right to request further information in relation to the remuneration, the range of amounts or rates of remuneration, and soft dollar benefits received by the licensee and / or its Authorised Representative(s).

Do any relationships exist which might influence the service or advice I receive?

Mark Power Financial Pty Ltd is not owned by any Institution and there are no relationships that will influence the advice that you receive from them.

How is your personal information treated?

We are committed to implementing and promoting a privacy policy which will ensure the privacy and security of your personal information. A copy of our privacy policy will be provided upon your request.

As a financial service provider, we have an obligation under the Anti Money Laundering and Counter Terrorism Financing 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 licence. We will also retain copies of this information. We assure you that this information will be held securely. We cannot provide you with services if you are unwilling to provide this information.

What kind of compensation arrangements are in place and are these arrangements complying?

Mark Power Financial Pty Ltd confirms that it has arrangements in place to ensure it continues to maintain Professional Indemnity insurance in accordance with s.912B of the Corporations Act 2001 (as amended). In particular our Professional Indemnity insurance, subject to its terms and conditions, provides indemnity up to the Sum Insured for Mark Power Financial Pty Ltd and our authorised representatives in respect of our authorisations and obligations under our AFS Licence. This insurance will continue to provide such coverage for any authorised representative who has ceased work with Mark Power Financial Pty Ltd for work done whilst engaged with us.

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Who can I complain to if I have a complaint about the service received?

If you have a complaint about the service provided to you, you should take the following steps:

1. Contact our representative and tell them about your complaint. Refer to the Adviser Profile enclosed for contact details.
2. If your complaint is not satisfactorily resolved within 3 working days, please contact our Customer Relations Manager, on Ph: (08) 8356 5969. We will endeavour to resolve your complaint quickly and fairly.
3. If you still do not get a satisfactory outcome within 45 days, you can contact the Financial Ombudsman Service (FOS) which is an ASIC approved dispute resolution facility and Mark Power Financial Pty Ltd is a member. You can contact FOS on 1800 335 405 or via email at info@fos.org.au. The address for FOS is PO Box 3, Melbourne Vic. 3001. This service is provided to you free of charge.

Alternatively, you can contact the Australian Securities & Investments Commission at their Infoline on 1300 780 885.
