



Financial Services Guide

As of 22 August 2023

This Financial Services Guide (FSG) is an important document. It is designed to assist you in deciding whether to use any of the financial services and products offered and/or promoted by AtlasTrend Pty Ltd (ABN 83 605 565 491, Authorised Representative No 001233660) (AtlasTrend, we or us). As the provider of financial services, we are required to provide you with this FSG.

This FSG provides you with information about:

- the types of services and products we can offer you
- how we (and other relevant persons) are remunerated for these services and products
- our external complaints handling procedures and how you can use them
- how you can contact us, our authorising licensees and the issuers of our financial products.

Other disclosure documents

Before you can invest in one of our retail financial products we are required to provide you with a product disclosure statement (PDS). The PDS contains important information regarding the features, benefits, risks and fees applicable to an investment in that financial product, and should be read carefully to enable you to make an informed decision about whether to invest in the financial product. You should consult with your licensed financial adviser if required.

A Statement of Advice (SOA) will normally be given to you when you are provided with any personal advice, which takes into account your objectives, financial situation and needs. We do not provide personal advice. Therefore, we will not provide you with an SOA. An intermediary (such as a financial planner, stockbroker or dealer group) may provide you with an SOA.

Our authorising licensees

AtlasTrend is an authorised representative of Fundhost Limited (ABN 69 092 517 087, AFSL No. 233045) (Fundhost) and Havana Financial Services Pty Ltd (ABN 90 619 804 518, AFSL No. 500435) (Havana) under their respective Australian financial services licences.

Our authorised representative number is 001233660. We provide all of our financial services as representatives of Fundhost and Havana. Apart from Fundhost and Havana, we do not act as a representative of any other licensees.

Fundhost and Havana have authorised the distribution of this FSG.

We only provide financial services to retail clients as an authorised representative of Havana (the financial services we provide as an authorised representative of Fundhost are provided only to wholesale clients and foreign exchange contracts). Havana's contact details are at the end of this FSG.

About AtlasTrend managed funds

The AtlasTrend managed funds were created with a mission to provide simple worldwide investing for everyone. The founders of AtlasTrend believe that the opportunity to invest worldwide should be accessible to as many people as possible. We bring you an engaging and transparent way to invest in trends worldwide such as the surge in online shopping.

Using the AtlasTrend proprietary investment technology system, our investment team can rapidly assess an investment universe of approximately 5,000 large listed international companies with a relatively small team. As a result, we employ less people in the investment management team and can charge lower fees while still maintaining a highly robust investment management system.

To take advantage of our managed fund services, you must hold an AtlasTrend membership. Membership provides you with access to our insights on the leading world trends for investment and research on the underlying companies we have selected which benefit from these trends. Our standard terms of conditions for membership can be found [here](#).

From time to time, we may run promotions, offers or incentives which:

- could include benefits such as discounting or waiving membership fees or providing additional goods or services free of charge or crediting amounts toward investments in AtlasTrend managed funds;
- may be offered subject to eligibility criteria we determine in our discretion; and
- we will be solely responsible for administering and funding. Fundhost has no responsibility and no associated costs will be borne by any of the AtlasTrend managed funds.

Members can invest in the AtlasTrend managed funds through our online platform and receive transparent information on where their money is invested on a daily basis.

We use an outsourced service provider model for the AtlasTrend managed funds, which allows our key personnel to concentrate on portfolio management (that is choosing the right stocks for our funds) and providing quality research information to unit holders of the funds. Fundhost is the responsible entity and issuer of the AtlasTrend managed funds. Fundhost appoints us as the investment manager to manage the assets of each fund, and we are responsible for making investment decisions. Fundhost also provides services including compliance, administration and reporting services.

The AtlasTrend managed funds that are currently available for investment are:

- AtlasTrend Big Data Big Fund (ARSN 607 700 167)
- AtlasTrend Online Shopping Spree Fund (ARSN 607 699 098)
- AtlasTrend Clean Disruption Fund (ARSN 626 109 635)

You can access information about AtlasTrend membership and the AtlasTrend managed funds (including the PDS) at our AtlasTrend website (www.atlastrend.com).

The financial services we provide

We are authorised to provide the following financial services with respect to the following financial

products: Giving general advice about:

- Interests in managed investment schemes including investor directed portfolio services (IDPS) limited to our own managed investment schemes only (the AtlasTrend managed funds) for which Fundhost acts as the responsible entity or trustee;
- Securities;
- Deposit and payment products (basic and non-basic);
- Debentures, stocks or bonds issued or proposed to be issued by a government;
- Life Products, including:
 - Investment Life insurance Products
 - Life Risk Insurance Products;
- Retirement savings accounts;
- Superannuation

with respect to retail and wholesale clients; and

Dealing in a financial product by applying for, acquiring, varying or disposing of a financial product on behalf of another person in respect of the following classes of products:

- Interests in managed investment schemes including IDPS;

- Securities;
- Foreign exchange contracts (to wholesale clients only);
- Deposit and payment products (basic and non-basic);
- Debentures, stocks or bonds issued or proposed to be issued by a government;
- Life Products, including:
 - Investment Life insurance Products
 - Life Risk Insurance Products;
- Retirement savings accounts;
- Superannuation

with respect to retail and wholesale clients.

We only provide dealing services relating to foreign exchange contracts (to wholesale clients only) as an authorised representative of Fundhost. We provide all our other financial services (including all the financial services that we provide to retail clients) as an authorised representative of Havana.

We provide general advice to existing and potential investors in the AtlasTrend managed funds.

Our AtlasTrend website can be used to make investments in the AtlasTrend managed funds.

We provide dealing services to Fundhost as the responsible entity of the AtlasTrend managed funds.

Remuneration or other benefits we may receive

If you subscribe for our online AtlasTrend membership services, we may receive membership fees from you. Details of the remuneration we receive are set out in our membership agreement with you. Membership fees are either \$10 per month or \$108 per annum. If you invest in any of the AtlasTrend managed funds, the membership fee will be waived.

We will also be paid fees in relation to an investment in any of the AtlasTrend managed funds. From 7 June 2018 these fees include a management fee of 0.99% per annum plus a performance fee equal to 15% of the outperformance of the relevant fund against the MSCI World Net Total Return Index (ex Australia) in Australian dollars, subject to a high watermark.

Transaction fees may also apply to an investment in the AtlasTrend managed funds. We may also be entitled to recover expenses incurred on behalf of the funds. Details of the remuneration and expense recoveries we will receive are set out in the PDS for the funds.

We generally pay for Fundhost's services including responsible entity, compliance, administration, custodian oversight and reporting services out of our own monies. Fundhost may also be entitled to recover expenses incurred on behalf of the funds out of the funds' assets. Details of the remuneration and expense recoveries Fundhost will receive are set out in the PDS for the funds.

Apart from our AtlasTrend membership fees, we do not receive any fees, nor do we charge you additional fees, for providing financial product advice.

Financial advisers and intermediaries may also receive fees from you (which may be deducted from your investment) and typically, this will be disclosed in their FSG and SOA that they must give you. Neither we, Havana nor Fundhost will pay any commission to financial advisers for services provided in association with AtlasTrend unless explicitly stated to you in a personalised advice document written by Havana.

Our employees who give you general advice do not receive specific payments or commissions for giving that advice. These employees and our directors receive salaries, bonuses and other benefits from us. Bonus payments and other benefits are discretionary, and based on achievement of predetermined objectives.

Various members of Fundhost, Havana and AtlasTrend and their directors and employees provide certain financial, information technology, human resource and other services to us to enable us to provide the services described in this FSG. You will not be charged for their remuneration. We pay for the costs of providing these services from the fees we receive.

Neither Fundhost, Havana nor AtlasTrend receive any remuneration for referring another person to Fundhost, Havana, us, the AtlasTrend managed funds.

Compensation arrangements

Havana and AtlasTrend have professional indemnity insurance cover in place in respect of financial services provided to retail clients. This insurance covers claims in relation to the conduct of our past and present representatives. These arrangements comply with the requirements of section 912B of the *Corporations Act 2001 (Cth)*.

Disclosure of relevant conflicts of interest

We, Fundhost and Havana do not have any relationships or associations which might influence us or them in providing you with any of our financial products and services.

Members of the AtlasTrend board of directors, management team and staff may hold investments in our AtlasTrend managed funds (on the same terms as all other investors).

Privacy

Your right to privacy is important to us. You can find the AtlasTrend privacy policy [here](#).

A statement explaining your privacy rights and the product issuer's rights and obligations in relation to your personal information is contained in the PDS for the AtlasTrend managed funds.

Complaints handling

Havana has established procedures for dealing with complaints which cover the financial services that we provide to retail clients.

If you have a complaint about the financial services we provide, you should first contact the person at AtlasTrend who provided the service to you. If you cannot resolve the complaint with us, then you should contact Havana.

If the complaint cannot be resolved with us in the first instance, you should contact Havana in writing and address your complaint to the Compliance and Professional Standards Manager. When your complaint is received, it will be entered onto Havana's complaints register and investigated by Havana's Compliance and Professional Standards Manager.

The contact details for us and Havana are set out at the end of this FSG.

If we or Havana (as applicable) are unable to reach a satisfactory resolution within 30 days of receipt of your complaint, you have the right to refer the matter to:

Australian Financial Complaints Authority (AFCA)

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

Mail: GPO Box 3

Melbourne VIC 3001, Australia

Note that if your complaint is about a financial product (AtlasTrend managed fund) rather than about our services, you should contact the relevant product issuer. The PDS for the relevant product explains how you may do this.

Record keeping

Fundhost will seek to ensure that comprehensive and accurate records of all transactions and investments undertaken, and documentation executed, are properly maintained for the AtlasTrend managed funds.

Contacting us

AtlasTrend Pty Ltd

Level 25, 108 St Georges Terrace

Perth WA 6000

Phone: 1800 589 778

Email: info@atlastrend.com

Website: www.atlastrend.com

Contacting Havana

Havana Financial Services Pty Ltd

Suite 204, 111 Harrington St

Sydney NSW 2000, Australia

Phone: +61 2 8004 6299

Email: tom@havanafs.com.au or enquiries@havanafs.com.au

Website: www.havanafs.com.au