

Financial Services Guide

Galaxy Crowdfunding Pty Ltd

ABN 71 622 444 142 AFSL 503370

Issued Date: November 2018

Purpose of This FSG

1. This is a Financial Services Guide (FSG) to help you decide whether to use the financial services offered by Galaxy Crowdfunding Pty Ltd (Galaxy).
2. This guide contains information about:
 - the financial services provided by Galaxy;
 - remuneration or commission that may be paid to Galaxy or its staff and other relevant persons in relation to those services;
 - our internal and external dispute resolution procedures to your complaints and how you can access them.
3. In this guide, the words “we”, “our”, “us” and “Galaxy” refer to Galaxy Crowdfunding Pty Ltd (ABN 71 622 444 142).

Contact

4. You may contact Galaxy on the details below:
 - Email: support@galaxycrowd.fund
 - Website: www.galaxycrowd.fund
 - Phone: +613 9225 5191
 - Mail: Level 31 120 Collins Street, Melbourne VIC 3000, Australia

Products and Services We Are Licensed to Provide

5. Galaxy is licensed by ASIC to provide a crowd-funding service for fully-paid ordinary shares of an eligible CSF company to retail and wholesale clients.
6. The details of the eligible CSF company and the offer are published on our offer platform titled Galaxy Crowdfunding and accessed via www.galaxycrowd.fund.

Fees and Charges

7. Investor Fees

Galaxy does not charge fees to investors that invest in financial products.

8. Commitment Fee

- Fixed fee charged to an issuer when a draft CSF offer is submitted to Galaxy for review. This fee is for administration cost associated with CSF offer review and due diligence to the CSF eligible company.
- Fee: \$10,000 (plus GST)

9. Success Fee

- Fee we charge an issuer when a CSF offer completes successfully, deducted from application money prior to settlement. Galaxy will earn and is entitled to retain any interest on application monies deposited with Galaxy by clients.

- Fee: 7.5% (plus GST) of total funds raised.
10. Referral Fee
- Galaxy may pay referral fees to third party who refer customers to Galaxy. This may be calculated as either a percentage of the total value of financial products subscribed by an investor or a flat fee. At present there are no such referral program, but this FSG will be amended to disclose referral fee once a referral program is established.

Information for Investors

11. Investors who are registered with Galaxy, and have entered into an Investor Agreement, may invest in Issuers through our Website. The Investor must be logged in to make an investment.
12. To make an investment:
- the Investor selects the amount they wish to invest, provided that it is at least the minimum investment amount specified in the Offer;
 - the Investor verifies his or her identity;
 - the Investor will be provided a copy of the Investment Agreement and asked to provide a digital signature to agree acceptance of the Investment Agreement;
 - the Investor will be asked to pay the subscription amount by Direct Debit and the Investor will be directed to a payment page which will authorise Galaxy to debit the subscription amount from the Investor's nominated bank account;
 - Galaxy will debit the subscription amount from the Investor's nominated bank account within three days of the date that the Investor enters into the Investment Agreement.
13. The subscription amount will be held in our trust account until the Offer closes. If the Issuer reaches its target funding amount, the Issuer will issue the shares to the Investors and Galaxy will transfer the subscription amounts from our trust account to the Issuer (without interest, and less any fees owing by the Issuer to us). If the Issuer does not reach its target funding amount, the subscription amounts will be returned in full to the Investors (without interest) within 14 days of Galaxy advising the Investors that the target funding amount was not reached.
14. Proceeds Handling
- All investment amounts are held in our trust account with Commonwealth Bank until the company has successfully reached its fundraising target. Any interest earned on these funds will be retained by Galaxy in consideration of the costs associated with processing the transaction. Funds held in our trust account are acknowledged by the Commonwealth Bank to be third party funds and will not be used to offset any amounts owed by Galaxy.
15. Cooling Off Rights
- All investors who are not sophisticated, professional or experienced investor under s708, s761G or s761GA of the Corporations Act, have the right to withdraw their application within 5 business days. Details of how to request a withdraw are found on the Galaxy website (<https://galaxycrowd.fund/cooling-off-rights>).

Information for Issuers

16. Once you have created an account and logged-in, you can create a project by selecting the "Create a Project" button on the website. At the present you can submit a Crowd-

Funding Request via support@galaxycrowd.fund. Please refer to the Hosting Agreement for further information about the procedures.

Complaints and Dispute Resolution

17. Galaxy is committed to providing clients with great service. If you have a complaint, Galaxy has established complaint resolution procedures set out below:

- Step 1: Contact Galaxy

Your first point of contact for raising concerns or providing feedback is Galaxy on support@galaxycrowd.fund.

Our dedicated Customer Support Team is there to help you find a solution to any issues quickly.

- Step 2: Complaints Officer

If our staff at your first point of contact cannot solve your concern or complaint, please contact our Complaints Officer on +613 9225 5191 or complaints@galaxycrowd.fund. Our Complaint Officer will work closely with you to address your concern or complaint. We will update you regularly until the matter is resolved.

- Step 3: External Dispute Resolution Scheme

If you are not satisfied with the resolution offered by our either Complaints Officer, you can access our external dispute resolution scheme. Galaxy Crowdfunding Pty Ltd is a member of the Australian Financial Complaints Authority (AFCA). The AFCA is a free service for complainants.

The AFCA can be contacted at:

Australian Financial Complaints Authority
Website: www.afca.org.au
Email: info@afca.org.au
Toll Free: 1800 931 678
GPO Box 3 Melbourne VIC 3001

Compensation arrangements

18. Galaxy has professional indemnity insurance in place which satisfies the requirements for compensation arrangements pursuant to section 912B of the Act and ASIC policy guidance. This policy is subject to terms and exclusions and covers claims made against Galaxy in relation to financial services provided by our current and former employees. Neither Galaxy, nor any of its directors, authorised representatives, employees, or agents, makes any representation or warranty as to the reliability, accuracy, or completeness of any advice.