

# PledgeMe Pty Ltd - Financial Services Guide

## What is the purpose of this Financial Services Guide?

This Financial Services Guide (FSG) is an important document to help you understand the financial service offered by us, PledgeMe Pty Ltd (ACN 622 190 863 )(PledgeMe, we, us or our), under our Australian Financial Services Licence (AFSL) No. 503339 and help you decide whether to use our services. It contains information on matters such as:

- the financial services we are authorised to provide;
- the documents that you must read as well as how to invest in relation to offers available on our platform;
- how we (and other parties) are paid;
- what to do if you have a complaint;
- our insurance arrangements; and
- how you can contact us.

## What financial services do we provide?

We are authorised by our AFSL to provide an equity crowd-sourced funding service through our PledgeMe platform. The PledgeMe platform allows an eligible Australian company, who has entered into an issuer agreement and has been approved by us to use our platform (Issuer), to raise up to \$5 million per year from the issue of fully paid ordinary shares to investors (Campaign). We provide an intermediary service to link companies issuing shares through equity crowd-sourced funding with potential investors. We are acting on our behalf when we provide financial services to clients.

## What other documents will you receive?

Issuers are required to provide a crowd-sourced funding offer document in respect of its Campaign (Offer Document). The Offer Document contains specific information about the Issuer, the offer and investor rights, as well as the prescribed risk warning about crowd-sourced funding to assist in making an informed decision about acquiring shares in an offer.

## **We will**

- PledgeMe will undertake certain checks on the Offer Document before publishing it on our platform in relation to the directors and officers of the Issuer and to ensure that the Offer Document includes certain information as required by law, that the information is worded in a clear, concise, and effective manner and that it does not contain any misleading or deceptive information.

## **We do not**

- PledgeMe does not undertake a comprehensive due diligence process in relation to the Offer Document and the Issuer. We recommend that you ask questions, read all information given carefully, and seek independent financial advice before committing yourself to any investment.
- PledgeMe does not provide financial product advice to clients or make any recommendations in relation to the financial products issued.

## **How can you invest in a Campaign?**

To make an investment in respect of a particular Campaign, you must:

- be registered as an investor with us;
- carefully read the relevant Offer Document;
- specify the amount of money you would like to invest in the Issuer (up to a maximum of \$10,000 per Campaign as an Australian retail investor). The Campaign page will then calculate the number of shares equivalent to this amount. The issue price will also be clearly published on the Campaign page and in the Offer Document; and
- purchase the shares once the Campaign closes and you have been verified.

We will carry out a number of checks to ensure that you are eligible to purchase the shares.

If you change your mind, you can withdraw your application within five (5) business days (Cooling-off Period). You can withdraw your investment by emailing [cancel@pledgeme.com.au](mailto:cancel@pledgeme.com.au) within five (5) business days of making your investment.

Once the Campaign closes, we will let you know and confirm that you are required to pay for your shares either:

- by completing an electronic payment/transfer within ten (10) business days of receiving the payment details. We will provide you with the payment/transfer details for our trust account once your identity and address have been verified, and after the completion of your Cooling-off Period.

If the Issuer withdraws, or we are required to remove their Campaign, we will let you know by email. If this occurs, you will not be required to pay for the shares you have applied to purchase.

Once the offer has been fully invested and shares are issued, PledgeMe does not manage the ongoing disclosure requirements of the issuing company to the investor. All necessary ongoing disclosures are communicated by the company issuing the shares.

## **How do we (and others) get paid?**

We will charge Issuers a fee of 7.5%+GST of the total amount raised through their completed Campaign. For example, if a Campaign raised \$1 million, we would receive a fee of \$75,000 from the Issuer plus \$7,500 of GST.

We do not charge investors any fees to use our platform.

## **Who are we related to?**

PledgeMe Pty Ltd has two shareholders, Finley Capital Partners (ACN 65 004 4803) and PledgeMe Limited (NZCO 3361892).

PledgeMe records all conflicts of interest within a Conflicts of Interest Register which is maintained at our Head Office.

## **How do we deal with your information?**

We take the privacy of your information very seriously. We need to collect of your identification information to meet our obligations under the Anti-Money Laundering and Counter Terrorism Financing Act 2006, and your full name and address will be provided to the Issuer on the successful completion of the campaign. This information will be publicly available once their share register is updated. Our privacy policy and information handling practices are set out in our Privacy Policy Statement, which you can find in the footer of our website.

## **What should you do if you have a complaint?**

If you have any comments or complaints in connection with our services, please contact us at:

The Complaints Officer PledgeMe Pty Ltd  
Level 3, 315 Brunswick Street  
Fortitude Valley. QLD. 4006.

T: 0497 975 000

E: [complaints@pledgeme.com.au](mailto:complaints@pledgeme.com.au)

We will acknowledge any complaint immediately or, if not possible, as soon as practicable and make every effort to resolve your issue within 45 days.

If you are unhappy with our response, you can refer your complaint to the Australian Financial Complaints Authority (AFCA), of which we are a member. AFCA is an external dispute resolution service provider, which provides free advice and assistance to consumers to help resolve complaints relating to financial service providers.

You can contact them at:

Australian Financial Complaints Authority  
GPO Box 3  
Melbourne, VIC 3001

T: 1800 931 678 (free call)

E: [info@afca.org.au](mailto:info@afca.org.au)

## **What compensation arrangements do we have in place?**

As required by section 912B of the Corporations Act and ASIC regulatory guidance, we have adequate professional indemnity insurance in place for compensating persons for any loss or damage suffered as a result of a breach of our obligations under the financial services provisions of the Corporations Act. This policy is subject to terms and exclusions and covers claims made against us in relation to financial services provided by our current and former employees.

How can you contact us?

You can give us instructions by contacting us at:

Level 3, 315 Brunswick Street  
Fortitude Valley, QLD. 4006.

T: 0497 975 000

E: [contact@pledgeme.com.au](mailto:contact@pledgeme.com.au)

This Financial Services Guide is current as at 4 October 2021