



SUPPLEMENTARY FINANCIAL SERVICES GUIDE

INTERNATIONAL SECURITIES TRADING
NOMINEE SERVICES
FOREIGN CURRENCY CONVERSIONS

ABOUT THIS SUPPLEMENTARY FINANCIAL SERVICES GUIDE

This Supplementary Financial Services Guide (Supplementary FSG) is an important document. It supplements the Financial Services Guide issued by Patersons Securities Limited (ABN 69 008 896 311) dated 14 October 2010. This Supplementary FSG should be read together with that Financial Services Guide.

This Supplementary FSG contains information that has been prepared without taking into account your objectives, financial situation or needs. Accordingly, you should consider the appropriateness of the information contained herein having regard to your particular circumstances.

PURPOSE OF THIS SUPPLEMENTARY FINANCIAL SERVICES GUIDE

This Supplementary FSG provides information to our clients who wish to use our International Securities (“IS”) Service or our Nominee Service.

Our IS Service allows you to trade in financial products that are traded on international markets operated by exchanges other than the Australian Securities Exchange. We only allow trading on certain international markets which are nominated by us at our sole discretion and the markets in which we facilitate trading may be varied by us from time to time.

Our Nominee Service is an incidental service to the stockbroking services we offer in that we provide a safe custody service to maintain the holdings of clients who may find it more convenient to hold their Australian shares in the name of our nominee company to facilitate timely settlement.

OTHER IMPORTANT INFORMATION

We deal with one or more third party providers who provide us with custody and execution services relating to international securities. Patersons Securities Limited deals with these third party providers as principal, and deals with you as principal to enable sales and purchases of international securities.

FEES AND COSTS PAYABLE FOR SERVICES WE PROVIDE

BROKERAGE

We charge brokerage as outlined on page 12 of the Financial Services Guide dated 14 October 2010. In addition to brokerage charges, you will incur other costs when executing transactions in shares listed in international markets and to hold those shares in our custody, as set out below.

INTERNATIONAL ADMINISTRATION FEE

We are charged fees by one or more third party providers who execute the transactions on international markets on our behalf and these fees are passed onto you. These fees are clearly identified on your contract note as Counterparty Charges.

From 21 November 2011, the International Administration Fee of \$99.00 per trade or 0.33%* will include our counterparty broker's local and overseas fees, our sub-custodian's settlement fees, overseas exchange fees and levies, and overseas taxes. Where a difference from this fee occurs, i.e. a request to use a specific broker, the fee will be disclosed prior to trading.

* Per transaction booking. United States OTC markets and United Kingdom AIM Market incur additional fees of 0.275%. Stamp duty may also apply in some markets.

OTHER FEES AND COSTS

TRANSFERS

Charges for the transfer of holdings into and out of the IS Service apply and will be advised at the time of your request.

INTERNATIONAL CUSTODY AND ACCOUNT KEEPING FEE

From 1 December 2011, the custody and account keeping fee is the greater of \$264.00 or 0.0275% per annum including GST. Custody fees are calculated daily and billed monthly based on the closing Australian dollar equivalent market value of your international securities portfolio. Fees are billed to you at the rate of the greater of \$22.00 or 0.0023% each month, including GST. For example, on a holding with a value of AUD\$10,000, you would be charged a minimum of \$264.00 per annum, billed monthly ($\$264.00 \div 12 = \22.00 monthly).

NOMINEE SERVICE CUSTODY AND ACCOUNT KEEPING FEE

The custody and account keeping fee for Patersons maintaining your Australian listed holdings is a minimum of \$165.00 per quarter including GST for up to five holdings plus \$33 per stock per quarter for every holding thereafter. The fee is payable in advance based on the number of stocks held on the first day of each quarter. For example, a portfolio comprising seven holdings would be charged \$231.00 per quarter including GST (i.e. \$165 for the first five holdings + (two holdings at \$33.00 each) = \$231.00) equating to \$924.00 per annum.

REPORTING COSTS

We are not obliged to provide you with copies of annual reports, company announcements or other company information. However, where we are requested to do so and we meet that request, we reserve the right to pass on our reasonable costs for the provision of such documents.

PROXY VOTING

Proxy voting is made available upon request and on a best endeavours basis. From 21 November 2011, where your vote is successfully cast, a fee of AUD\$55.00 including GST will be applied to your account. Special one off instructions and late proxy votes incur a charge of AUD\$150.00 including GST per instruction.

REMUNERATION, COMMISSION AND OTHER RELATIONSHIPS

FOREIGN CURRENCY ADMINISTRATION FEE

From 21 November 2011, for transactions in securities listed on international markets, and conversions of foreign currency on your behalf the foreign exchange rate applied will include a charge of 0.6% of the transaction value unless otherwise agreed between you and Patersons.

Patersons Securities Limited has authorised the distribution of this Supplementary Financial Services Guide by its authorised representatives.



Patersons Securities Limited

ABN 69 008 896 311

AFSL No. 239 052

This Supplementary Financial Services Guide complies with the conditions of ASIC Class Order Relief CO 04/194.

Participant of ASX Group; Participant of NSX; Stockbrokers Association of Australia Principal Member; Financial Planning Association Principal Member

Effective Date: 21 November 2011



Your advisers:

Cunningham Peterson Sharbanee Securities Pty Ltd

ABN 73 088 055 636

AFS License No. 258483

Intermediary Dealing Service
FINANCIAL SERVICES GUIDE

ABOUT THIS FINANCIAL SERVICES GUIDE

What is the purpose of a Financial Services Guide?

This Financial Services Guide ('FSG') has been prepared by Patersons Securities Limited ('Patersons', 'we', 'us' and 'our') to inform you of the service we provide to you through your Adviser and to inform you of any fees, charges and commissions that we may earn, charge or rebate to others in relation to Patersons providing those services (as set out in Part B) and how complaints are dealt with. The Guide is designed to assist you in deciding whether to use any of the services offered in this Guide.

This FSG is divided into two parts

Part A sets out the financial services and the types of financial products that we are authorised to provide under our Australian Financial Services Licence, number 239 052. It also contains important information about our services, how our staff are remunerated, and the procedures we follow when dealing with complaints.

Part B sets out any relevant associations or relationships we may have, including the relationship between your Adviser and us and the fees, charges and commissions that we charge you and the rebates to your Adviser, as well as how you may give instructions in relation to your account.

What documents might I receive from Patersons?

If your Adviser deals with us on your behalf, you will receive a contract note or confirmation providing details of the transactions.

In some circumstances, we may provide you with a Product Disclosure Statement ('PDS') or Prospectus for selected products. The PDS or Prospectus sets out important information that you need to carefully consider before deciding to acquire a product. Information contained in a PDS or Prospectus includes the cost of products, risks associated in acquiring those products, and other features of the investment. If you are seeking to acquire a specific financial product, you should read and consider, the PDS or Prospectus for that product before making any decision.

What financial services are we authorised to provide?

Pursuant to our Australian Financial Services Licence, we are authorised to deal in and provide financial product advice in the following product classes:

- deposit and payment products, including basic deposit products and other deposit products;
- securities;
- derivatives;
- interests in managed investment schemes, including investor directed portfolio services;
- managed discretionary account services;
- custodial or depository services;
- superannuation;
- life products, including;
 - investment life products; or
 - life risk insurance products;as well as any products issued by a registered life insurance company, that are backed by one of its statutory funds;
- debentures, stocks or bonds issued or proposed to be issued by a government; and
- retirement savings accounts ('RSA') products (within the meaning of the Retirement Savings Account Act).

How do the services Patersons provides differ from those provided by your Adviser?

We provide services to deal in financial products on your behalf at the instructions of your Adviser, especially the execution of transactions to buy and sell shares or options on the Australian Stock Exchange or other approved foreign markets. We call this service the Intermediary Dealing Service. We do not provide personal advice in relation to financial products pertaining to your account. However, we may provide general advice to you or your Adviser, which may include information about financial products, the markets in which they are invested, and our opinions about the outlook for those products e.g. research reports. This information does not take into account your particular needs, investment objectives or financial situation, even if we may have given our view of the current or future market conditions or prospects for the products. This information **does not constitute** personal advice.

PART A

You should always consider the appropriateness of general advice in light of your own investment objectives, financial situation or needs and discuss the general advice with your Adviser before making any investment decision. Your Adviser may provide you with personal advice or recommend a course of action with respect to financial products. Your Adviser may provide you with a Statement of Advice if you are given personal advice.

Allocation Policy

From time to time, orders may be placed by your Adviser (your 'Authorised Agent') to purchase or sell a specified number of a particular security in respect of more than one account for which your Adviser is authorised to place orders. In these cases and at the instructions of your Adviser, we will aggregate the order and it will be booked to each client's account at the average price at which all of the trades making up the total quantity of the order have been executed. The intention of the allocation policy is to ensure that all of the accounts on whose behalf your Adviser has placed the order are treated equitably.

How are our staff remunerated?

Our administrative staff who process transactions pursuant to the services referred to in this Guide receive an annual salary and may in some cases receive performance-based bonuses. In addition, the directors and staff of Patersons may become entitled to bonuses and/or dividends depending on the profitability of Patersons.

How are any commissions, fees or other benefits calculated for providing the financial services?

The commissions, fees and other benefits that we receive and pay are outlined in Part B of this Financial Services Guide.

Privacy

The privacy of your personal information is important to us. In general, we collect your personal information to administer our relationship with you. Subject to what is required by law, we may disclose your personal information to, for example: your Adviser, regulatory bodies, government agencies, law enforcement bodies, courts and debt collection agencies.

If you would like further information please visit our website www.psl.com.au to obtain a copy of the Policy or alternatively, contact us at the address shown and we will send you a copy free of charge.

If you have a concern, please tell us

We want to hear all your comments, whether they are favourable or not, because it is important to us to address any concerns you may have and continually improve our products and services. Please use the following process:

- Write to the Compliance Manager, Patersons Securities Limited, Level 23, Exchange Plaza, 2 The Esplanade, Perth, Western Australia 6000.
- If you are dissatisfied with our response, you may write to Financial Industry Complaints Service Limited at PO Box 579, Collins Street, West Melbourne, Victoria 8007 or contact them on 1300 780 808.
- The Australian Securities and Investments Commission also has a free call infoline on 1300 300 630 which you may use to make a complaint or obtain information about your rights.
- If you are still not satisfied with the outcome, you may wish to take independent legal advice to consider your further options.

PATERSONS RELATIONSHIP WITH CUNNINGHAM PETERSON SHARBANEE SECURITIES AND OUR CHARGES AND COMMISSIONS

What will I be charged by Patersons?

We charge brokerage on transactions executed on your behalf at the instruction of Cunningham Peterson Sharbanee Securities ('Adviser'). We also charge fees for other services provided in relation to actions we are requested to take in respect of your holdings in listed securities. All of our brokerage and other charges are set out in the Schedule of Fees contained in this Part B.

Your Adviser may instruct us to charge a fee that is higher than those set out in the Schedule of Fees. The difference between the fee nominated by your Adviser and the applicable Patersons fee may be rebated to your Adviser on a monthly basis as commission. For example, your Adviser may instruct us to charge you 1% of the value of a transaction as brokerage. If you purchased shares in a listed security to the value of \$10,000, you would be charged brokerage of \$100 plus GST, of which Patersons would receive \$30 if the transaction was placed by your Adviser with us over the internet and your shares were Broker Sponsored by us and your Adviser would receive \$70. These fees should be disclosed in the Financial Services Guide or Statement of Advice provided to you by your Adviser.

The Australian Stock Exchange or the relevant exchange on an approved foreign market may charge fees in relation to the execution of transactions which will be passed on to you and detailed on your contract note or confirmation. For example, the current fees for exchange-traded options are set out in the Schedule of Fees. These fees may be varied by these third parties without prior notice.

We will deduct any government charges from the proceeds of a sale or add applicable government charges to the purchase price of transactions executed on your behalf.

Schedule of Fees

Fee Type	Standard Pricing (including GST)
Brokerage for Internet Transactions*	
Broker Sponsored Shares, Warrants	\$ 33.00 or 0.11% of trade value
Issuer Sponsored Shares, Warrants	\$ 35.00 or 0.11% of trade value
Exchange Traded Options**	\$ 44.00 or 0.55% of trade value
Brokerage for Phone Transactions (DTR)*	
Broker Sponsored Shares, Warrants	\$ 39.00 or 0.11% of trade value
Issuer Sponsored Shares, Warrants	\$ 44.00 or 0.11% of trade value
Margin Loan Settlements	\$ 35.00 or 0.11% of trade value
DvP Settlements	\$ 35.00 or 0.11% of trade value
Exchange Traded Options**	\$ 44.00 or 0.55% of trade value
Other Costs	
Off Market Transfer	\$ 27.50 per line
Fail Fees – Sale Orders	\$ 27.50 per fail per day plus ASX fail fees being \$55.00 per fail per day or 0.11% of trade value per fail per day, whichever is the greater.
Fail Fees – Buy Orders*	\$ 55.00 per fail per day or 0.11% of trade value per fail per day, whichever is the greater plus interest on amount outstanding at 11% p.a. calculated daily.
Direct Debit Rejection Fees	\$ 55.00
SRN Request	\$ 55.00
Cancelled Contract Note	\$ 27.50
Unallocated Stock Fee	\$ 55.00 per day
Order Amendments	Free
Order Cancellations	Free
Volume Discounts* (trading tiers)***	
0 – 500 Confirmations per month	\$ 33.00 or 0.11% of trade value
501 – 1,000 Confirmations per month	\$ 27.50 or 0.11% of trade value
1,001 + Confirmations per month	\$ 22.00 or 0.11% of trade value

*This is the base price, and either the \$ or % value applies depending on whichever is the greater.

** Plus ACH fees of \$1.12 per lot including GST or such other fees as may be charged by ACH from time to time.

*** Volume discounts apply to Broker Sponsored internet transactions only.

What other remuneration may Patersons receive?

We may receive commission from fund management groups, margin lenders and product issuers when we place investments on your behalf. The exact amount may vary from 0% to 10% depending on the product, but usually this upfront commission may be approximately 5% of the amount you invest.

Some product issuers also have ongoing fees or trailing commissions which are payable to us by the product issuer as long as you hold that product. Where applicable and where permitted by the financial product issuer, we may in some circumstances rebate any such fees back to you, usually in the form of additional units, with the exception of trailing commissions from cash management trusts or the BankWest Money Market Account. The financial product issuers of cash management trusts and money market accounts generally pay a commission of 0.25% to 0.275% per annum of the funds invested. All interest rates quoted by cash management trusts and money market accounts are net of any commissions paid to Patersons.

If your application for securities in a new issue, IPO or float is stamped by us and is successful, we may receive a lodgement fee from the product issuer. All fees associated with an issue will be disclosed in the Product Disclosure Statement or Prospectus. These fees may vary, but typically range from 3% to 6% of the amount raised. If we act as underwriter or sub-underwriter or facilitate a placement, we may receive fees for acting in that capacity. These fees typically range from 3% to 6% of the amount raised.

What referral arrangements does Patersons have with third parties?

Patersons has a service agreement with your Adviser to provide execution services in relation to your Adviser's clients. Your Adviser has also agreed to indemnify us against any losses suffered by us in relation to our dealings with you.

Patersons will provide your Adviser with access to subscriber based market information services at a cost of \$77 per representative per month who is given access to the system, which is a subsidy of the cost of the service to Patersons of \$137 per month per representative.

Patersons will pay a rebate to your Adviser if the volume of transactions executed through us exceeds the levels set out

below for internet transactions where the client holdings are Broker Sponsored by us:

Volume Discounts (trading tiers)	Standard Pricing (including GST)
0 – 500 Confirmations per month	\$ 33.00 or 0.11% of trade value
501 – 1,000 Confirmations per month	\$ 27.50 or 0.11% of trade value
1,001+ Confirmations per month	\$ 22.00 or 0.11% of trade value

If you are referred to us by another approved party, we may share with them our commissions or fees, or pay them a referral fee for each trade you place that uses our services. These may vary depending on the nature of the agreement, the products being offered, and the extent of business you have with us that is being referred. Typically, a referral fee may be in the form of rebates on the trades you execute, or a percentage of your portfolio or account balance. Any such fee is paid out of the fees received by Patersons and is not an additional charge to you.

Where permitted by our Privacy Policy, if we have referred you to a third party who has a vested interest in maintaining an ongoing relationship with you, a referral fee may be paid. If a Third Party refers you to us, we may earn a referral fee. In some cases we may also refer you to a product issuer whose product may compliment ours. In these instances we may receive a referral fee or commission ranging from 0.20% to 2%, depending on the nature and amount of business being referred. Further information about each product is shown in the appropriate PDS.

How do I give instructions in relation to my account?

You may provide instructions in relation to your account with us to your Cunningham Petersons Sharbanee Securities Adviser over the telephone or through electronic means. If you wish to amend any details in relation to your account or you terminate your relationship with your Adviser, you must inform us in writing. Any dealings or communication between us is subject to our usual Terms and Conditions. Your Cunningham Petersons Sharbanee Securities Adviser can provide you with a copy of the appropriate Terms and Conditions, or contact us and we will provide a copy free of charge.

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