



Financial Services Guide

INDUS AU PTY LIMITED
ABN 78 682 656 873

AUTHORISED REPRESENTATIVE OF AUSTRALIAN
FINANCIAL SERVICES LICENCE NO. 337927

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This Financial Services Guide (FSG) is provided by Indus AU PTY Limited (ABN 78 682 656 873) (Indus), an authorised representative (Authorised Representative No. [xx]) of Sanlam Private Wealth Pty Ltd, ACN 136 960 775 (Australian Financial Services Licence No. 337927).

In this FSG, “we,” “our,” and “us” refer to Indus.

Purpose of This FSG

This FSG explains:

- Who we are and how to contact us.
- The financial services we are authorised to provide and the financial products they relate to.
- What our services cost.
- Any remuneration, commissions, or other benefits that we or relevant persons may receive in connection with our services.
- Any associations or relationships that could influence your decision to use our services.
- How we collect and use your personal information.
- Our complaints procedures (internal and external) and how to access them.

It is intended to help you decide whether to use the financial services we offer.

You can access this FSG online at www.investindus.com/au or by contacting us. If you have any questions about this FSG, please contact us at:

www.investindus.com/au/contact

You can also contact us via the “User Help & Troubleshooting” section on the Indus app.

Who We Are

The financial services described in this FSG are provided by Indus AU Pty Limited and/or its representatives. Indus AU is an Authorised Representative of Sanlam Private Wealth Pty Ltd (ACN 136 960 775, AFSL 337927) and is authorised under the Corporations Act 2001 (Cth) to provide certain financial services to you.

Indus AU is ultimately owned by Indus Limited (NZ), a New Zealand-based parent that holds companies in New Zealand and Australia offering financial products and services.

The Financial Services We Offer

As an Authorised Representative of Sanlam Private Wealth Pty Ltd (ACN 136 960 775, AFSL 337927) we are authorised to provide the following financial services:

Provide general financial product advice to retail and wholesale clients for the following classes of financial products:

- Deposit and Payment Products limited to basic deposit products;
- Deposit and Payment Products limited to deposit products other than basic deposit products;
- Government Debentures, Stocks and Bonds;
- Interests in managed investment schemes;
- Securities
- Foreign exchange contracts

Dealing in financial products (apply for, acquire, vary, or dispose on your behalf) in relation to:

- Interests in Managed Investment Schemes;
- Deposit and Payment Products limited to basic deposit products
- Deposit and Payment Products limited to deposit products other than basic deposit products;
- Securities
- Foreign exchange contracts

Deal in a financial product to retail and wholesale clients by applying for, acquiring, varying or disposing of a financial product on behalf of another person in respect of the following classes of products:

- Deposit and Payment Products limited to basic deposit products;
- Deposit and Payment Products limited to deposit products other than basic deposit products;
- Interests in Managed Investment Schemes;
- Securities;
- Foreign exchange contracts

How You Can Transact with Us

You can give us instructions through the Indus app, via our mobile app or website, to access our services and execute transactions. Acceptance of instructions is subject to the app terms and conditions. Trade instructions must be submitted through the app; instructions by email, phone, fax, or post will not be accepted.

The Advice We Provide is Not Personal

At times we may share information about a particular financial product or market news and research. This information is factual only and is not personal or general advice.

If we provide general advice, it is general in nature and does not take into account your individual circumstances, needs, or objectives.

You should decide for yourself whether to use our services. If you need help making that decision, please consult a suitably qualified financial advice professional.

How We are Paid for Our Services

At Indus, we aim to keep our fees simple, transparent, and highly competitive. There are no transaction fees when purchasing or selling mutual funds through our app. We only charge a foreign exchange fee of 1% for converting funds between NZD and INR. The fee is calculated on the amount to exchange and deducted from the amount you enter.

You may also request our fee information by contacting us.

How We and Our Representatives are Remunerated

We are remunerated through the fees we charge, as set out in “How we are paid for our services” section of this FSG.

We may also receive remuneration from third parties, including Australian banks and mutual fund houses, for services we provide to you. This can include commissions and interest on cash accounts. We may also receive remuneration for services we provide to third parties.

Our employees and directors are paid salaries that may include superannuation, share options, and other financial and non-financial benefits such as event attendance, development opportunities, and promotional merchandise. Any remuneration takes into account conduct and outcomes related to productivity, risk, people, and customer results.

Associations and Third Party Providers

We may engage third parties to deliver services to you. Where this occurs, we pay them under the relevant contract, which may include a service fee. If you were referred to us, we may pay commissions, provide service credits, or offer services in kind to your referrer.

Asset Custody

Client funds are transmitted and applied toward the purchase of mutual fund units in India in the client's name through third-party custodial arrangements (including DBS in India). Funds are not pooled, and Indus does not operate a managed investment scheme.

Any holding of client money or investments by Indus is incidental to the financial services it provides and does not constitute a standalone custodial service.

For operational efficiency, orders may be aggregated and transmitted in batch form. Each client's contribution and resulting units are recorded separately, and no common fund is formed.

At external registries, such as bank accounts and mutual fund unit registers, your holdings are typically not recorded in your personal name because the assets are held in our name or in the name of a supporting third party. We maintain an internal register of the money and investments you hold with us and reconcile this to custodian and registry records.

Customers do not acquire an interest in a app or facility. Investments are directed into underlying financial products, with Indus facilitating execution and administration.

Dealing with My Personal Information

Your privacy matters to us. To provide our services, we may need to collect your personal information, including when you communicate with our Investor Care team and with our third-party providers. If you do not provide certain information, we may be unable to deliver our products and services or respond to your enquiry.

When we collect personal information, we do so in accordance with the Australian Privacy Principles under the Privacy Act 1988 (Cth).

For more details, please see our Privacy Policy at www.indus.au

Professional Indemnity Insurance Cover

We hold Professional Indemnity Insurance in accordance with the compensation requirements in section 912B of the Corporations Act 2001 (Cth).

Feedback and Complaints

We value your feedback and appreciate you telling us when you have a complaint. You can contact us through the "Contact Us" button in the Indus app, or via one of the channels below.

support@indus.au

1800 680 099

We will acknowledge your complaint when we receive it and will work to resolve your concerns as quickly and fairly as possible under our internal dispute resolution processes. While we aim to resolve matters promptly, we will provide a final response within 30 days. You can read more about our IDR process on our website.

As we operate in the financial services industry, you can contact the Compliance Manager at Sanlam Private Wealth Pty Ltd on:

Email:

compliance@privatewealth.sanlam.com.au

Phone: **(03) 8640 5508**

If you are not satisfied with the outcome or how we handled your complaint, you may lodge a complaint with the Australian Financial Complaints Authority (AFCA), quoting Sanlam's Member Number 14570. AFCA is our external dispute resolution scheme and provides an independent and free service for eligible financial complaints.

AFCA can be contacted as follows:

Online at **www.afca.org.au**

Email via **info@afca.org.au**

Phone by **1800 931 678** (toll-free)

Post via Australian Financial Complaints Authority,
GPO Box 3, Melbourne VIC 3001.

