



Non-Advised Investor Policy

INDUS AU PTY LIMITED
ABN 78 682 656 873

AUTHORISED REPRESENTATIVE OF AUSTRALIAN
FINANCIAL SERVICES LICENCE NO. 337927

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About this Policy

This policy applies to 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), and explains how we support investors using our non-advised investment services.

As an Authorised Representative of Sanlam Private Wealth Pty Ltd (ACN 136 960 775, AFSL 337927), we may provide general advice in certain circumstances. We do not provide personal advice tailored to an individual's objectives, financial situation, or needs.

Read this policy together with the Indus Terms and Conditions, our Target Market Determination, and other disclosures available at investindus.com/au/legal.

Do I Need an Adviser to Use Indus?

You do not need an adviser to use Indus. Indus enables you to interact with us directly and transact through your account. This means:

- You sign in to your Indus account.
- You use Indus in line with our Terms and Conditions and other disclosure documents.
- You explore the investments on the app and are responsible for reviewing the issuer's disclosure documents for each investment.
- You place the transactions you choose, including top-ups, buy orders, and sell orders.
- You receive notifications, statements, and reports for your account.

WHEN TO GET FINANCIAL ADVICE?

We recommend seeking financial advice from a qualified adviser if you need help making financial decisions, including investment decisions. An adviser can provide advice tailored to your circumstances, needs, and objectives, and recommend an investment strategy for you, including any actions you may need to take on the Indus app.

If you engage a financial adviser, it is your responsibility to continue working with them if you choose and to provide the information they need so their advice remains appropriate.

WHERE CAN I FIND AN ADVISER?

If you are seeking advice, you can find registered advisers in Australia through MoneySmart, the Australian Securities and Investments Commission's website:

moneysmart.gov.au/financial-advice.

MoneySmart also provides guidance on what to consider when choosing a financial adviser.

WHAT IF MY ADVISER ISN'T FOR ME?

If you have a concern about your adviser, please raise it directly with them. We do not maintain relationships with advisers on behalf of their clients.

Can my Financial Adviser Transact on My Behalf?

Only you can log in to your Indus account. We do not provide a separate login for advisers or a way to link an adviser to your account. Advisers cannot access your Indus account, as this would breach our privacy, security, and code of conduct terms. Your adviser may recommend actions, but you must log in to Indus and carry them out yourself.

CAN I AUTHORISE MY ADVISER TO TALK TO YOU?

You can authorise us to share information with your adviser when they contact us, subject to the nature of the information requested and your prior authority, which you can provide by contacting us. If we have concerns about whether your adviser is acting in your best interests, we may contact you directly.

What you need to know

The information in this Policy is provided by Indus AU Pty Limited (ABN 78 682 656 873) as an authorised representative (Authorised Representative No. [xx]) of Sanlam Private Wealth Pty Ltd (ACN 136 960 775, Australian Financial Services Licence No. 337927). It is general advice only and does not take into account your personal objectives, financial situation, or needs. Before making any decision, consider whether this information is appropriate for you and read our relevant disclosure documents, including our Financial Services Guide (FSG) and Terms and Conditions, available on our website, as well as the issuer disclosures for any financial products available through Indus. If you require financial advice, you should speak with a qualified financial adviser

