

# Financial Services Guide

4 September 2023

## About this guide

It is important that you read this Financial Services Guide (**FSG**). It contains information designed to help you decide whether to use any of the financial services offered by Spaceship Capital Limited (ABN 67 621 011 649, AFSL 501605) (**we, our, us, Spaceship**), as described in this guide, including:

- who we are;
- the services and products we provide;
- how we're paid;
- how we manage your personal information; and
- how you can complain about a matter relating to us.

## We may also provide other important disclosure documents to you

When we provide information to you about Spaceship's financial products and services, we'll give you a product disclosure statement (**PDS**) and/or other relevant disclosure documents. These documents contain important information about the financial product or service, including its key features, terms and conditions, fees, benefits, and risks. They will help you make an informed decision about a product or service, so read the relevant PDS or disclosure documents carefully.

You can download the following disclosure documents from [spaceship.com.au](https://spaceship.com.au):

- the PDS, Reference Guide, and Target Market Determination for the Spaceship Origin Portfolio, the Spaceship Universe Portfolio, and the Spaceship Earth Portfolio (together Spaceship Voyager);
- the Spaceship US Investing Service Terms and Conditions, and US Investing Fee Schedule; and
- the PDS, Reference Guide, and Target Market Determination for Spaceship Super.

You can also ask us to provide a link to a digital copy of these documents, which we'll do free of charge - just email us at [help@spaceship.com.au](mailto:help@spaceship.com.au).

## We're entirely digital

Our communication with you about our products and services is generally entirely digital. By asking us to provide financial services to you (including by applying for a financial product or service), you agree to receive communications in digital form only.

## About us and our associations

We're on a mission to transform the way people think about and invest their money. Spaceship provides you with the ability to invest in the Spaceship Voyager managed funds, Spaceship Super, and United States (**US**) securities, through our mobile and/or web application (**Spaceship App**).

### Our managed funds

We are the responsible entity and issuer of the Spaceship Voyager investment portfolios. Each of those portfolios is a managed investment scheme registered with the Australian Securities and Investments Commission.

### Spaceship Super

We are the promoter of Spaceship Super, which is issued by Diversa Trustees Limited (ABN 49 006 421 638, RSELL0000635) as trustee of the Tidswell Master Superannuation Plan.

### Spaceship US Investing Service

The Spaceship US Investing Service allows you to invest in eligible US Securities such as stocks and Exchange Traded Funds through Alpaca Securities LLC (**Alpaca**). Alpaca provides brokerage services and will hold all US investments acquired by you on your behalf.

Alpaca is a member of the Financial Industry Regulatory Authority and Securities Investment Protection Corporation. You will enter into a customer agreement with Alpaca. When you use the Spaceship US Investing Service, Alpaca will be the broker executing the trades on your behalf. View Alpaca's disclosures at [alpaca.markets/disclosures](https://alpaca.markets/disclosures).

We are not a participant in any stock exchange, and we do not trade directly on stock exchanges on your behalf.

## The services and products we provide

Spaceship is authorised to provide various financial services to retail and wholesale clients. This includes:

### a) Providing general financial product advice

- in relation to deposit and payment products, government securities (debentures, stocks or bonds), life insurance products, interests in managed investment schemes (excluding investor directed portfolio services), securities and superannuation.

It's important to note that we don't take your personal circumstances into account when we provide general advice. So, before acting on any general advice, consider whether it's appropriate to your personal circumstances.

### b) Dealing in a financial product

- by issuing, applying for, acquiring, varying or disposing of interests in Spaceship's own managed investment schemes;
- by arranging for another person to issue, apply for, acquire, vary or dispose of a superannuation product; and
- by applying for, acquiring, varying or disposing of various financial products on behalf of another person (including arranging for a person to engage in these kinds of dealings), including in respect of deposit and payment products, government securities (debentures, stocks or bonds), life insurance products, interests in managed investment products, securities and superannuation.

Spaceship is also authorised as a responsible entity to operate registered managed investment schemes which hold financial assets.

Generally, when we provide financial services, we act on our own behalf. However, we may act on behalf of others when we deal in a financial product (for example, we may act on behalf of the issuer when arranging for the issue of superannuation products).

## Instructing us

You can contact us directly with any instructions through the Spaceship App or by phone, by email or in-app chat. We will need to be satisfied that we have verified your identity before proceeding and may ask you to confirm your instructions via recorded phone call, online or in writing. You can ask us for a copy of this instruction at any time.

## How to contact us

You can contact us by:

Email: [help@spaceship.com.au](mailto:help@spaceship.com.au)

Phone: 1300 049 532

Website: [spaceship.com.au](https://spaceship.com.au)

Spaceship App: by using the in-app chat functionality.

## How we're paid

If you decide to invest in a product we offer, we receive product fees and other remuneration.

### a) Spaceship Voyager managed funds

When you invest in any of our Spaceship Voyager managed fund products, we may charge fees and costs detailed in the relevant PDS available at [spaceship.com.au/important-documents](https://spaceship.com.au/important-documents).

### b) Spaceship Super

When you become a member of Spaceship Super, we receive a promoter fee from Diversa Trustees Limited (the issuer of the Spaceship superannuation product). The fee is based on the number of members in the Spaceship superannuation product and the total funds under management.

You may request further particulars of the benefits by contacting us at [help@spaceship.com.au](mailto:help@spaceship.com.au) or 1300 049 532.

### c) Spaceship US Investing Service

When you use the Spaceship US Investing Service, we may charge fees and costs detailed in the US Investing Fee Schedule available at [spaceship.com.au/important-documents](https://spaceship.com.au/important-documents).

We also receive a share of the foreign exchange fees from Alpaca. Details of the foreign exchange

fee can be found in the US Investing Fee Schedule available at [spaceship.com.au/important-documents](https://spaceship.com.au/important-documents) and you may request further particulars of our share of that fee by contacting us at [help@spaceship.com.au](mailto:help@spaceship.com.au) or 1300 049 532.

#### **d) Income on client money held in trust account**

We may receive a share of income generated on money held for you in the trust account paid to us by our service provider, Zepto Payments Pty Limited (ABN 61 604 057 598, AFSL 541011).

#### **e) Staff remuneration**

Our staff receive a salary plus superannuation, and may receive bonuses and other benefits from time to time. Staff may participate in an employee share scheme of our parent company, Spaceship Financial Services Pty Ltd.

We do not pay commission to any staff or financial advisers.

Our staff may participate in our customer referral program for Spaceship Voyager in their capacity as customers.

You may request further particulars of the benefits that our staff receive by contacting us at [help@spaceship.com.au](mailto:help@spaceship.com.au) or 1300 049 532.

#### **f) Referral fee paid to people who refer you to us**

If you have been referred to us by another person (**Referrer**), we may pay the Referrer a referral fee (this may happen when we enter into a marketing relationship with a third party for Spaceship Voyager, Spaceship Super, or Spaceship US Investing Service). The referral fee is typically a fixed fee. You'll be told about that relationship at the time of referral and details of the remuneration that the Referrer will receive.

Referral fees are not additional fees paid directly by you.

#### **g) Customer referral program**

We may offer a referral program to existing Spaceship Voyager customers from time to time. We will pay an investment bonus of up to \$20 in the form of units in Spaceship Voyager to the customer and their friend (subject to the referral program

terms and conditions).

#### **h) Other third-party referrals**

From time to time, we may enter into agreements with and pay a referral fee of up to \$1,000 to third parties who refer individuals to Spaceship Super.

## **Professional indemnity insurance**

We have professional indemnity insurance, which provides cover for claims by retail clients that relate to the financial services that we and our representatives provide. This satisfies the compensation arrangements required under section 912B of the *Corporations Act 2001* (Cth). We are also covered for claims against former representatives while they acted on our behalf. You do not have a direct right to claim under this insurance.

## **Your privacy**

We're committed to respecting your privacy. The *Privacy Act 1988* (Cth) regulates how we handle your personal information, including how we collect, disclose, and secure it.

In general, we collect your personal information to provide the products and services you request, and efficiently manage and administer those products and services.

We may also use your information to provide information about other products and services that we think might interest you and to comply with legislative and regulatory requirements, prevent fraud, crime or other activity that may cause harm in relation to our products or services, and help us run our business.

Your personal information may be provided confidentially to external service providers, including the custodian, auditors, taxation advisers, legal advisers, and information technology consultants, who are located in Australia, or the US. It may also be provided to our related companies to assist us with functions relating to managing your account.

Additionally, your personal information will be disclosed if we are required by law to do so.

You have the right not to provide us with any

personal information. However, we may not be able to provide the products or services you request. For more information about how we handle your personal information, how you can access, correct, and update your personal information, and how we manage privacy related complaints, refer to our Privacy Policy available at [spaceship.com.au](https://spaceship.com.au). You can also ask us to provide a link to a digital copy of our Privacy Policy, which we'll do free of charge - just email us at [help@spaceship.com.au](mailto:help@spaceship.com.au).

## How we deal with complaints

We want to ensure you have a good experience with us. If you are dissatisfied or have a complaint, please contact us at [help@spaceship.com.au](mailto:help@spaceship.com.au) or 1300 049 532.

When we receive your complaint we'll aim to acknowledge your complaint within one Business Day or as soon as practicable. In the meantime we'll aim to resolve your complaint within five Business Days.

Where we're unable to resolve your complaint within five Business Days, we'll consider and provide a response to your complaint within 30 days. A reference in this FSG to 'Business Day' means a day (other than a Saturday, Sunday, or public holiday) in New South Wales.

If you're not satisfied with our response, you can contact the Australian Financial Complaints Authority (**AFCA**) (an independent and free dispute resolution body).

The contact details for AFCA are:


Website: [afca.org.au](https://afca.org.au)

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

Telephone: 1800 931 678

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

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 In-app chat