

# Financial Services Guide

## Aura Fund

Dated: 15 August 2022

Aura Buy Invest Donate Pty Ltd (Aura)  
ACN 640 240 964 AR 001295962  
158a Canning Highway,  
East Fremantle, WA 6158

Aura.club

1800 287 225

support@aura.club

## About this guide

It is important that you read this Financial Services Guide (FSG). It contains information to help you decide whether to use any of the financial services offered by Aura Buy Invest Donate Pty Ltd ACN 640 240 964 AR 001295962) (Aura, we, our, us) including:

- (a) who we are and how to contact us
- (b) the products and services we provide
- (c) how we are paid and who pays us
- (d) how we maintain your personal information, and
- (e) how you can access our complaints handling arrangements.

If you would like further information, please ask us.

## About Aura

Aura is the founder and promoter of Aura Fund, an investment fund made available on the Aura mobile application and via the Aura website.

You can contact Aura at:

Phone: 1800 287 225  
Post: 158a Canning Highway,  
East Fremantle, WA 6158  
Email: support@aura.club  
Website: Aura.club

Aura Fund ARSN 660 255 390 is a managed investment scheme registered with the Australian Securities and Investments Commission. It's managed by Cache Investment Management Pty Ltd (described below) and interests in Aura Fund are issued by a licensed professional trustee company.

## The products and services we provide

We are authorised to provide various financial services to retail and wholesale clients, including:

### Dealing in a financial product

- (a) by applying for, acquiring, varying or disposing of various financial products on behalf of another person, including in respect of deposit and payment products (including non-cash payment facilities), managed investment products and securities.

### Provide general advice

- (b) by providing general advice in relation to deposit and payment products (including non-cash payment facilities), managed investment products and securities.

As we provide general advice, which isn't tailored to your personal circumstances or financial requirements, you should consider whether it's appropriate for you and obtaining independent financial advice before making any investment decision.

## About our licensee

We are an authorised representative of Cache Investment Management Pty Ltd ACN 624 306 430 AFSL 514 360 (Cache), who is an Australian financial services licensee.

We are authorised to provide financial services on Cache's behalf in relation to basic deposit products, securities and interests in managed investment schemes (such as Aura Fund).

You can contact Cache at:

Phone: 1300 122 243  
Post: Level 2, 23 Foster Street  
Surry Hills NSW 2010  
Email: hello@cacheinvest.com.au  
Website: www.cacheinvest.com.au

Cache is responsible for those financial services provided by Aura as its authorised representative and has authorised Aura to

distribute this FSG. Cache and Aura are not related entities.

## Product disclosure statements

When we provide information to you about our financial products, we'll give you a product disclosure statement (PDS) or other disclosure document in relation to those products. These documents contain important information about our financial products, including their key benefits, risks, features and fees.

They will help you make an informed decision about our products, so read the relevant PDS or disclosure documents carefully.

You can download a copy of the PDS for any of our financial products from [Aura.club](#).

## How to give us instructions

You can contact us directly with any instructions relating to our financial products. This includes giving us instructions electronically (including via the Aura mobile application or website), by phone or in writing. We will need to be satisfied that we have verified your identity before proceeding.

## Digital

We are a fully digital company and we will communicate with you about our products and services in digital form (where possible). By asking us to provide financial services to you (including by applying for a financial product), you agree to receive communications in digital form only.

## How we're paid

Each time you receive a reward under the Aura rewards program, Aura also receives a financial payment from that Partner Business. Aura remunerates Cache, the Authorized Representative, separately from consolidated revenues.

The amount we charge to Partners will vary from one Reward Offer to another and will generally depend on commercial matters determined by the Partner.

## Aura Fund

We do not charge any fees or receive any commissions in respect of an investment in the Aura Fund. Aura is remunerated by its Partners as described above.

### Staff remuneration

Our staff receive a salary plus superannuation, and may receive bonuses, shares or options in Aura and other benefits from time to time.

### No commissions

We do not pay commission to any staff or other third parties, such as financial advisers.

## 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. 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 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 product 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 <https://aura.club/privacy-policy/>

If you would like a link to a digital copy, please email us at [support@aura.club](mailto:support@aura.club) and we will send you a copy free of charge.

## 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 [support@aura.club](mailto:support@aura.club) or 1800 287 225.

We'll acknowledge your complaint within 1 working day and aim to resolve your complaint within 45 days.

If an issue has not been resolved to your satisfaction, you can request that the complaint be escalated to MSC for review. You can also lodge a complaint with the Australian Financial Complaints Authority (AFCA) (an independent and free dispute resolution body). Before AFCA can investigate the matter, you must have first given us the opportunity to review it.

The contact details for AFCA are:

Australian Financial Complaints Authority  
Telephone: 1800 931 678 (free call)  
Post: GPO Box 3 Melbourne VIC 3001  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Website: [afca.org.au](http://afca.org.au)