



Financial Services Guide (FSG) Harbour City Wealth Management Pty Ltd ACN 691 790 646

Corporate Authorised Representative (CAR No: 1318348 of Vested Equities Pty Ltd ABN 54 601 621 390 – AFSL 478987 Version 1.1 11th December 2025.

Important Notice – Wholesale Clients Only

This FSG is issued by Harbour City Wealth Management Pty Ltd (“Harbour City”, “we”, “us”, “our”) as a Corporate Authorised Representative of Vested Equities Pty Ltd (“Vested Equities”) under AFSL 478987.

Harbour City provides financial services **EXCLUSIVELY** to **WHOLESALE CLIENTS** as defined in section 761G of the Corporations Act 2001 (Cth).

We do NOT provide services to retail clients. No personal financial product advice is given. No Statement of Advice (SOA) will be issued.

1. Purpose of this FSG

This Financial Services Guide (FSG) explains:

- Who we are and how to contact us
- The financial services and product classes we are authorised to provide
- How we (and any associates) are remunerated
- Any potential conflicts of interest
- Our internal and external dispute resolution procedures
- How to instruct us

You must be a wholesale client to receive our services. Before engaging, you will be required to sign a **Wholesale Client Acknowledgment**.

2. Who We Are

Entity	Details
Name	Harbour City Wealth Management Pty Ltd
ACN	691 790 646
Status	Corporate Authorised Representative (CAR No: 1318348 of Vested Equities Pty Ltd
AFSL Holder	Vested Equities Pty Ltd – AFSL 478987
Registered Office	Suite 1401, Level 14, 56 Pitt Street, Sydney, NSW 2000
Postal Address	Suite 1401, Level 14, 56 Pitt Street, Sydney, NSW 2000
Phone	+61 400 438 748
Email	info@harbourcitycapital.com.au
Website	http://www.harbourcitycapital.com.au

Key Personnel:

- **Director / Responsible Manager:** William Slack / Stuart McClure
- **Compliance Contact:** Stuart McClure

3. Financial Services We Are Authorised to Provide

As a Corporate Authorised Representative of AFSL 478987, **Harbour City is authorised to:**

Service	Product Classes	Client Type
Provide general financial product advice	<ul style="list-style-type: none"> • Derivatives • Interests in managed investment schemes (incl. IDPS) • Securities • Standard margin lending 	Wholesale only
Deal in a financial product (arranging, applying for, acquiring, varying, or disposing)	Same as above	Wholesale only

We do NOT provide personal advice. All advice is **general only** and does **not** take into account your personal objectives, financial situation, or needs.

You are responsible for assessing whether our recommendations or services are appropriate for your circumstances.

4. How We Are Remunerated

Fee Type	Details
Advisory / Arranging Fees	Charged on a per-transaction or success basis (e.g., 0.5%–8% of capital raised or invested). Disclosed in writing before service.
Brokerage / Execution Fees	Up To Min \$200 or 2%
Trail / Ongoing Fees	Not applicable (no retail products).
Referral Fees	May be paid to or received from third parties. Disclosed in engagement letter.
Staff Remuneration	Employees receive salary + performance bonus or commission only.

All fees are agreed in writing via an **Engagement Letter** or **Terms of Business** before service.

5. Conflicts of Interest

We manage conflicts under **s912A(1)(aa)** and our **Conflicts Policy**:

- We may act for issuers, funds, or counterparties in transactions.
- Directors or staff may hold interests in securities we recommend.
- We may receive arranging or success fees from issuers.

All material conflicts are disclosed in writing (e.g., per-deal disclosure) **before** you commit.

You confirm you are a **wholesale client** and accept disclosed conflicts.

6. Documents You May Receive

Document	When Provided
S708/Wholesale Client Declaration	Before any service
Financial Services Guide	Before any service
Conflict Disclosure	Per transaction (if applicable)
Trade Confirmation	Post-execution
This FSG	Upon request or first contact
Morrison's Securities: <ul style="list-style-type: none"> • Equities Terms & Conditions • Explanation of Chess Sponsorship • Direct Debit Request and Service Agreement • Product Disclosure Statement (PDS) for Exchange Traded Options • Derivatives Client Agreement • Privacy Policy & Client Statement • Financial Services Guide 	Before transacting

7. Complaints & Dispute Resolution

We are committed to resolving complaints **fairly and efficiently** under **RG 271**.

Internal Process:

1. **Lodge Complaint** → Email: operations@harbourcitycapital.com.au or post
2. **Acknowledgment** → Within **1 business day**
3. **Resolution** → Written response within **30 days**

External Process:

If unsatisfied, escalate to **AFCA** (free service):

Phone:	1800 931 678
Website:	www.afca.org.au
Post:	GPO Box 3, Melbourne VIC 3001

Complaints Officer: []

8. Privacy

Your personal information is protected under our **Privacy Policy** (available on our website or upon request). We comply with the **Privacy Act 1988** and **APPs**.

9. Professional Indemnity Insurance

Our Licensee is the holder of AFSL 478987 and maintains **PI insurance** satisfying **s912B** requirements, covering claims arising from Harbour City's Wealth Management services.

10. How to Instruct Us

- **In writing** (email/post)
- **Via secure client portal** (if applicable)
- **Verbally** (followed by written confirmation)

We act only on **clear, documented instructions**.



Contact Us

| **General / Compliance** | info@harbourcitycapital.com.au

| **Complaints** | operations@harbourcitycapital.com.au

| **Privacy** | operations@harbourcitycapital.com.au

| **Phone** | (02) 88596962

Issued by: Harbour City Wealth Management Pty Ltd Authorised Representative of Vested Equities Pty Ltd – AFSL 478987 Date: December 2025

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