



Financial Services Guide

LTG Gold Rock Pty Ltd

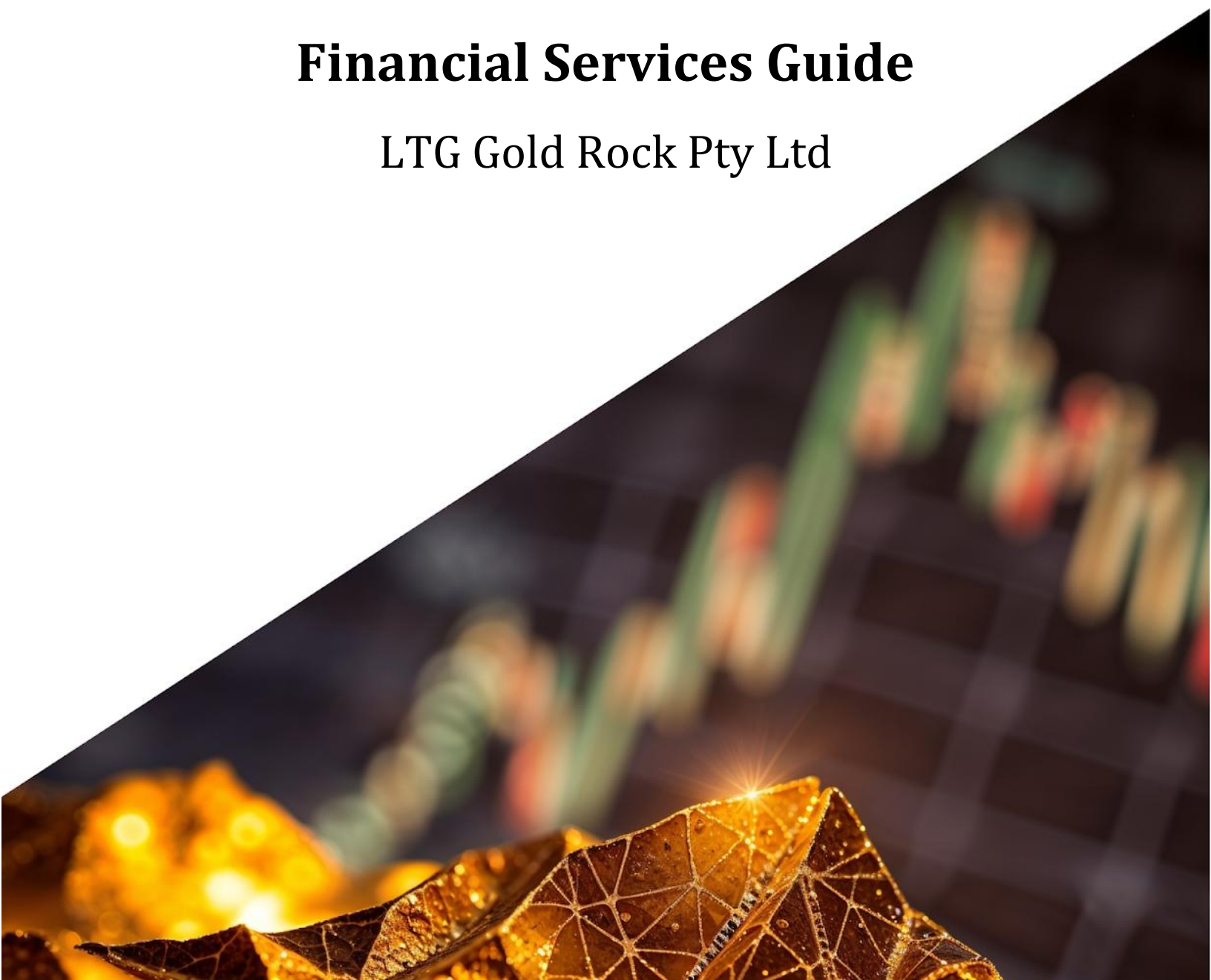


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Financial Services Guide (FSG)

Date of Issue: 23 October 2025

1. About this Financial Services Guide (FSG)

This Financial Services Guide (FSG) is issued by LTG Gold Rock Pty Ltd (ABN 94 099 107 365, AFSL 286510) and is designed to help you decide whether to use our financial services. It provides you with information about who we are, the services we provide, how we are paid, any potential conflicts of interest, and how complaints are handled.

1.1 Other documents you may receive from us

Before accessing our services, you will receive:

- **Terms of Service**, which sets out the conditions governing your use of LTG Gold Rock's tools and website.
- **Financial Services Guide** (this document), which outlines how we provide our services.
- **Privacy Policy**, explaining how we collect and use your personal information.

We do not provide a Product Disclosure Statement (PDS) because LTG Gold Rock does not issue or deal in financial products. Our products are research and analysis tools only.

2. About LTG Gold Rock Pty Ltd

LTG Gold Rock Pty Ltd (ABN 94 099 107 365) is the holder of Australian Financial Services Licence (AFSL) 286510, issued by the Australian Securities and Investments Commission (ASIC).

Our company is authorised to provide general financial product advice and related services to retail clients within Australia.

LTG Gold Rock operates as a technology-driven financial research provider, offering analytical tools and market-insight services designed to help investors conduct self-directed research on ASX-listed securities. Our business focuses exclusively on providing general advice, data-driven insights, and educational resources, we do not provide personal financial advice, portfolio management, or execution services.

Our registered business address is: 3 Zamia Street, Sunnybank QLD 4109, Australia. Our office hours are 10 a.m. – 4 p.m. (Queensland time), Monday to Friday.

You can contact us by:

- **Telephone:** 07 2146 8222
- **Email:** support@ltggoldrockstocks.com.au
- **Website:** <https://ltggoldrockstocks.com.au>

3. Authorisations and Services Provided

Under our Australian Financial Services Licence (AFSL 286510) issued by the Australian Securities and Investments Commission (ASIC), LTG Gold Rock Pty Ltd is authorised to:

Provide general financial product advice for the following classes of financial products:

- Derivatives
- Foreign exchange contracts
- Securities

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

However, LTG Gold Rock currently provides only general financial product advice in the form of ASX research tools, namely Scanify and Stockify, detailed later in this document. We do not execute or arrange financial product transactions, nor do we hold client funds.

4. Our Services

LTG Gold Rock offers two primary tools:

Scanify – a stock screener that allows users to explore and filter ASX-listed companies using valuation, dividend, and growth metrics.

Stockify – an AI-powered report analyser that interprets company reports and identifies potential strengths, weaknesses, and valuation factors.

These tools are designed to assist clients in conducting self-directed investment research. The services are purely informational and educational in nature. No personal advice is provided, and no financial products are issued or arranged by LTG Gold Rock.

5. Nature of Advice

LTG Gold Rock provides only general financial product advice.

This means the information and commentary we provide have been prepared without considering your personal objectives, financial situation, or needs. Before acting on any general advice, you should consider its appropriateness to your circumstances and, where appropriate, seek independent financial advice.

We do not provide personal advice and will not consider your individual circumstances in any communications or automated outputs.

6. Fees and Charges

LTG Gold Rock Pty Ltd charges subscription fees for access to its online research tools and general financial product advice. All prices are stated in **Australian dollars (AUD)** and are **inclusive of GST**.

Current subscription options:

- \$19 per week (billed weekly)
- \$49 per month (billed monthly)
- \$450 per year (billed annually)

Each plan provides full access to both of LTG Gold Rock's products, **Scanify** (ASX stock screener) and **Stockify** (AI report analyser), with no additional usage or transaction-based charges however usage may be subject to rate limits.

Payment and billing:

Subscriptions are processed securely through **Stripe** and renew automatically at the end of each billing period unless cancelled by the client. You can manage or cancel your subscription at any time through your customer portal or by emailing support@ltggoldrockstocks.com.au.

Refunds and cancellations:

Refunds are provided in accordance with Australian consumer law. In general, fees are non-refundable once the subscription period has commenced, except in cases of duplicate billing, system error, or failure to provide access to the service.

Discounts and promotions:

From time to time, LTG Gold Rock may offer promotional pricing, free-trial access, or testing periods at its discretion. Any applicable discounts will be clearly displayed at the time of offer and do not affect existing subscriptions unless explicitly stated.

Third-party payments:

LTG Gold Rock does not receive commissions, rebates, or other monetary benefits from external parties in relation to client subscriptions. All revenue is derived solely from client subscription fees.

7. Important Risk Information

The tools and research provided by LTG Gold Rock Pty Ltd are designed to assist clients with self-directed research and decision-making.

Investing in securities and derivatives involves risks, including the risk of loss of capital. Market conditions, company performance, and external economic factors can all impact prices. Historical data and automated analysis should not be relied upon as an indicator of future performance.

LTG Gold Rock provides general financial product advice only. The information produced by our tools does not take into account your personal objectives, financial situation, or needs. You should carefully consider whether the information is appropriate to your circumstances and, where necessary, seek independent financial advice before making investment decisions.

8. How you can give us instructions

You may communicate with us or provide instructions relating to your subscription by email, phone, or through the client portal on our website. We act on your instructions once received, provided they are clear and within our service scope. For security reasons, LTG Gold Rock does not accept instructions for financial transactions, dealing, or order execution.

9. Remuneration and Conflicts of Interest

Our staff are remunerated by salary and may receive discretionary bonuses not linked to individual client outcomes. LTG Gold Rock does not currently have any referral or association arrangements. We reserve the right to enter into referral or affiliate arrangements in the future. Any such arrangements will be disclosed if and when they occur.

10. Professional Indemnity Insurance

LTG Gold Rock holds professional indemnity (PI) insurance that satisfies the compensation requirements under section 912B of the Corporations Act 2001. This insurance covers claims made against the company and its representatives for errors, omissions, or negligence relating to financial services provided.

11. Complaints and Dispute Resolution

LTG Gold Rock Pty Ltd is committed to handling complaints efficiently, honestly, and fairly. We have internal and external dispute resolution procedures designed to resolve client concerns quickly and impartially.

Step 1 – Contact Us First

If you are dissatisfied with any aspect of our services, please give us the opportunity to investigate and resolve the matter first. You can contact us via:

Email: support@ltggoldrockstocks.com.au

Phone: 07 2146 8222

Mail: 3 Zamia Street, Sunnybank QLD 4109

We will acknowledge your complaint as soon as possible, and in any event within 24 hours (one business day) of receipt. Your complaint will initially be handled by our Customer Service team. We can provide this document and our complaints process in alternative formats upon request. If they cannot resolve it to your satisfaction, it will be escalated to our Compliance team for independent review.

Step 2 – Timeframes and Communication

We aim to investigate and resolve all complaints within 30 calendar days of receipt. We will keep you informed throughout the process and may request further information to assist our review. If we cannot finalise your complaint within 30 days, we will contact you before that deadline to explain the reasons for the delay and outline your right to refer the matter to AFCA.

Step 3 – External Dispute Resolution

If you are not satisfied with the outcome of our internal process, you may refer your complaint to the Australian Financial Complaints Authority (AFCA), an independent external dispute resolution scheme approved by ASIC.

AFCA Contact Details:

Postal: GPO Box 3, Melbourne VIC 3001, Australia

Phone: 1800 931 678

Fax: (03) 9613 6399

Email: info@afca.org.au

Web: <https://www.afca.org.au>

AFCA Membership Number: 12422

AFCA provides its service free of charge to retail clients. AFCA will not consider a complaint until we have had the opportunity to address it internally within the 30-day period.

For more detailed information about our process, please refer to our **Complaints and Dispute Resolution Policy** available on our website.

12. Anti-Money Laundering and Counter-Terrorism Financing (AML/CTF)

Statement

LTG Gold Rock Pty Ltd maintains a comprehensive Anti-Money Laundering and Counter-Terrorism Financing (AML/CTF) Program in accordance with the **Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth)** and the associated **Rules and Guidance** administered by AUSTRAC.

Our AML/CTF framework is designed to detect and prevent money-laundering and terrorism-financing activities, safeguard the integrity of Australia's financial system, and ensure full compliance with our regulatory obligations.

Key elements of our AML/CTF Program include:

- **Risk-based assessment:** identification and assessment of money-laundering and terrorism-financing risks relevant to our products, clients, delivery channels, and business relationships.
- **Customer identification and verification (KYC):** procedures to verify the identity of all customers prior to providing relevant services, including ongoing due diligence where required.
- **Ongoing monitoring:** systems and controls to monitor client activity for indicators of suspicious behaviour, with escalation to our Compliance team where anomalies are detected.
- **Reporting obligations:** timely submission to AUSTRAC of all **Suspicious Matter Reports (SMRs)** and **Annual Compliance Reports (ACRs)**.
- **Record-keeping:** retention of all identification records, transaction data, and due-diligence documentation for a minimum of seven years, as required under the Act.
- **Staff training:** mandatory AML/CTF awareness and refresher training to ensure that employees understand their responsibilities and can identify potential money-laundering or terrorism-financing indicators.
- **Independent review:** periodic independent review of the AML/CTF Program to assess its effectiveness and ensure it remains current with AUSTRAC and industry best practice.

LTG Gold Rock's Compliance Manager is responsible for the oversight and maintenance of the AML/CTF Program and acts as the primary liaison with AUSTRAC. We are committed to maintaining a strong culture of compliance and continuous improvement in the management of financial-crime risks.

13. Records & Privacy

We are committed to protecting your personal information. Personal data such as your name, email, and address may be collected to provide our services and to communicate with you. We may use aggregated data for marketing and analytics but do not sell or share your personal data with third parties.

LTG Gold Rock maintains accurate records of client communications, subscriptions, complaints, and services provided in accordance with our record-keeping and compliance policies. We retain these records for at least seven years as required under the Corporations Act.

We respect your privacy and comply with the Australian Privacy Principles.

For more information, please review our Privacy Policy at <https://ltggoldrockstocks.com.au/privacy-policy/>.

14. Contact Details

LTG Gold Rock Pty Ltd (ABN 94 099 107 365) is the holder of **Australian Financial Services Licence 286510**, issued by the Australian Securities and Investments Commission (ASIC).

Our principal office is located at:

3 Zamia Street, Sunnybank QLD 4109, Australia

You can contact us by any of the following methods during office hours (10 a.m. – 4 p.m. Queensland time, Monday to Friday):

- **Telephone:** 07 2146 8222
- **Email:** support@ltggoldrockstocks.com.au
- **Website:** <https://ltggoldrockstocks.com.au>

Correspondence and enquiries should be directed to the Compliance Manager, who is responsible for ensuring client communications, complaints, and requests for further information are handled promptly and in accordance with our internal policies.