

# WWB FINANCIAL SERVICES GUIDE

**YOUR GATEWAY TO SMART DIGITAL INCOME**

*Issuer*

CAPITAL GUARD AU PTY LTD

(ABN: 48 168 216 742, AFS Licence No. 498434)

*Authorised Representative & Distributor*

WORLDWIDEBANNERS PTY LTD

(ABN: 97682642735, Authorised Representative No. 1314512)

## 1. INTRODUCTION

This Financial Services Guide ("FSG") is issued by Worldwide Banners (WWB) ("we", "our", or "us"), as an Authorised Representative (Representative No. 1314512) of Capital Guard AU PTY Ltd ("the Licensee"), the holder of Australian Financial Services Licence (AFSL) No. 498434.

This Financial Services Guide (FSG) is designed to help you understand the financial services offered by Worldwide Banners Pty Ltd as an authorised representative of Capital Guard Pty Ltd, and to help you decide whether to use those services. It contains important information about:

- Who we are and how to contact us;
- The nature of the financial services and products we offer;
- How we are remunerated;
- Any potential conflicts of interest;
- Our internal and external complaints handling process;
- Your privacy rights.

This FSG complies with the Corporations Act 2001 (Cth) and ASIC Regulatory Guide 168.

## 2. WHO WE ARE

Worldwide Banners Pty Ltd (ABN 97 682 642 735) is an Authorised Representative (No. 1314512) of Capital Guard Pty Ltd. We are authorised to promote and distribute financial products issued by Capital Guard and to provide general financial product advice in relation to those products. Worldwide Banners operates solely under the authorisation of Capital Guard Pty Ltd.

Worldwide Banners (WWB) is a performance-driven investment platform that empowers individuals to stake capital into digital advertising campaigns operated for global brands.

Capital Guard Pty Ltd (ABN 48 168 216 742) is the holder of AFSL No. 498434, issued by the Australian Securities and Investments Commission (ASIC). Capital Guard is responsible for the financial services provided to you by Worldwide Banners Pty Ltd under the terms of the Corporations Act 2001.

All financial products discussed on this website or in any communications are issued by Capital Guard, and any associated legal responsibilities (including complaints resolution, product disclosures, and compliance) rest with Capital Guard.

Our platform bridges the gap between corporate marketing budgets and individual investors, offering a secure and automated way to participate in one of the world's fastest-growing industries — digital advertising. We are not a fund, not a trading platform, and not a speculative service. We are a new category: Performance Capital Deployment.

We are an authorised representative of Capital Guard, AFSL No. 498434. We are authorised to provide the following financial services to wholesale and eligible retail clients:

- Provide financial product advice
- Deal in a financial product/Apply for, acquire, vary or dispose of financial products on behalf of the licensee

### 3. THE PRODUCTS WE DISTRIBUTE

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Worldwide Banners Pty Ltd is authorised by Capital Guard Pty Ltd to:

- Provide **general financial product advice**; and
- Arrange to deal in **structured investment products** issued by Capital Guard, including receiving and forwarding applications.

We do **not** provide personal advice. We do not consider your financial objectives, situation, or needs. You must assess the suitability of any financial product for yourself, using the Product Disclosure Statement (PDS) and Target Market Determination (TMD) provided.

Worldwide Banners may promote and distribute structured investment products that are issued by Capital Guard. These products may include:

- Investments linked to the performance of advertising campaigns;
- Fixed-term or performance-based return models;
- Wholesale and retail offerings with specific investment terms.

Each product is supported by a PDS and TMD, which we encourage you to review carefully before making a decision to invest.

We specialise in distributing structured investment solutions linked to the revenue performance of digital advertising campaigns conducted by major global brands such as Google, Amazon, and Meta.

These structured products provide indirect exposure to the ROI of targeted marketing campaigns rather than direct ownership of underlying shares. Each investment cycle is governed by fixed-term conditions and predefined performance benchmarks.

These products are typically:

- Offered via private placement;
- Non-listed and illiquid;
- Only available to eligible investors who meet wholesale classification.

You should always read the Product Disclosure Statement (PDS) before making any decision to invest.

### 4. WHY DIGITAL ADVERTISING

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Digital advertising is a \$700+ billion industry with one goal: performance. Brands invest in online ads to reach new customers — and when done right, the returns are predictable and scalable.

WWB's AI systems step in to optimise campaigns, cut waste, and drive profitability. By aligning investor capital with this performance layer, we turn ad budgets into structured income opportunities for our clients.

## 5. HOW IT WORKS

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1. You open an account and make a deposit
2. Our system allocates your capital across pre-structured advertising campaigns
3. These campaigns are managed and optimised by WWB's AI and performance teams
4. You receive regular payouts based on campaign returns.

## 6. CAPITAL DEPLOYMENT & RETURNS

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Your capital is deployed into an ecosystem of brand-driven ad campaigns that are:

- Continuously optimised for cost and conversion
- Diversified across sectors, geographies, and channels
- Fully managed — no action required from your side

Returns are based on ad performance. You'll see results directly in your investor dashboard.

## 7. FEES, COMMISSIONS AND REMUNERATION

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Worldwide Banners Pty Ltd may receive marketing or distribution fees from Capital Guard Pty Ltd for promoting and referring clients to its financial products. These fees are paid by the issuer and do not impact the value of your investment or reduce your investment returns.

You will not be charged directly by Worldwide Banners for advice or services. Full details of any relevant fees or commissions will be disclosed in the applicable PDS for each product.

Staff may also receive salary or bonuses not linked to the sale of specific products.

We may receive the following forms of remuneration:

- A distribution fee from the Licensee or product issuer;
- A trailing fee based on the ongoing performance of the campaign-linked note;
- A one-off placement or structuring fee, where disclosed.

**Licensee Remuneration:** The Licensee may also receive management or structuring fees and may share a portion with us under our representative agreement.

All material fees and benefits will be fully disclosed in the PDS provided with each investment offer.

## 8. RELATIONSHIPS, ASSOCIATIONS, AND CONFLICTS OF INTEREST

Worldwide Banners Pty Ltd is an independent entity acting under written authorisation from Capital Guard Pty Ltd. We are not related entities, and no other relationships exist that might influence the financial services we provide.

Conflicts of interest are managed in accordance with Capital Guard's Conflicts of Interest Policy, available upon request.

We manage conflicts of interest by:

- Not accepting volume-based or personal sales commissions;
- Refusing third-party incentives that could affect our impartiality;
- Disclosing all material relationships or interests in product design.

A Conflicts of Interest Register is maintained in accordance with the Licensee's compliance framework.

## 9. PRIVACY

We comply with the Privacy Act 1988 (Cth) and collect, store, and handle your personal data only for purposes related to:

- Delivering authorised financial services;
- Conducting KYC and AML verification;
- Communicating product updates and required disclosures.

Your personal information is shared only with authorised personnel, the Licensee, or as legally required.

A copy of our Privacy Policy is available at <https://www.worldwidebanners.com.au/>

## 10. MAKING A COMPLAINT

If you have a concern or complaint about our services, you can submit your complaint to:

***WORLDWIDEBANNERS PTY LTD***

ABN: 97 682 642 735, ACN: 682 642 735, Authorised Representative No. 1314512

Email: [info@worldwidebanners.com.au](mailto:info@worldwidebanners.com.au)

Phone: +61 2 9059 7000

Website: <https://www.worldwidebanners.com.au/>

We will acknowledge your complaint within 1 business day and forward it to Capital Guard Pty Ltd, who is responsible for handling all complaints under AFSL requirements. A written response will be provided to you within 30 calendar days.

If you are not satisfied with the resolution, you may refer your complaint to the Australian Financial Complaints Authority (AFCA):

#### ***AFCA CONTACT DETAILS***

**Website:** [www.afca.org.au](http://www.afca.org.au)

**Phone:** 1800 931 678, **Email:** [info@afca.org.au](mailto:info@afca.org.au)

**Mail:** GPO Box 3, Melbourne VIC 3001

### 11. CONTACT DETAILS

#### **Authorised Representative & Distributor:**

##### ***WORLDWIDEBANNERS PTY LTD***

ABN: 97 682 642 735, ACN: 682 642 735, Authorised Representative No. 1314512

Email: [info@worldwidebanners.com.au](mailto:info@worldwidebanners.com.au), Phone: +61 2 9059 7000

Website: <https://www.worldwidebanners.com.au/>

#### **Escalate to the Licensee - Capital Guard:**

##### ***CAPITAL GUARD AU PTY LTD***

**ABN:** 48 168 216 742, **ACN:** 168 216 742, **AFSL No.** 498434

Email: [support@capitalguard.com.au](mailto:support@capitalguard.com.au)

Phone: +61 2 8551 2719

Website: <https://capitalguard.com.au/>

#### **Step 3 – Contact AFCA:**

If not resolved within 30 days:

#### ***AFCA CONTACT DETAILS***

**Website:** [www.afca.org.au](http://www.afca.org.au), **Phone:** 1800 931 678

**Email:** [info@afca.org.au](mailto:info@afca.org.au), **Mail:** GPO Box 3, Melbourne VIC 3001

## 12. PLATFORM FEATURES & TECHNOLOGY

- AI-Driven Campaign Engine
- Real-Time Analytics & Reporting
- Capital Scaling Tools (pause, re-allocate, or compound)
- Private Dashboard with 24/7 Access
- Our technology stack is designed for both performance and simplicity.

## 13. WHO CAN INVEST

The structured investment products we distribute are offered under the wholesale client exemption in accordance with the Corporations Act 2001 (Cth). These products are suitable for retail investors only in cases where they receive personal advice and pass the appropriateness test.

To invest, you must meet at least one of the following criteria:

- **Wholesale Client – Financial Thresholds**
  - You have:
    - Net assets of at least \$2.5 million, or
    - Gross income of at least \$250,000 per annum for each of the last two financial years, certified by a qualified accountant (as per s761G(7)(c) of the Corporations Act).
- **Sophisticated Investor (s708(10))**
  - You have been certified by a licensed financial adviser as having the experience and
  - capacity to assess the merits and risks of the offer.
- **Professional Investor**
  - You hold an AFS licence or are a body regulated by APRA, ASIC, or a similar authority.
- **Other Permitted Investors**
  - Institutional or corporate clients who qualify under another applicable exemption under the Corporations Act.
- **Retail Clients**
  - Must receive personal advice and complete an Appropriateness Test

We are required to verify your investor status prior to accepting an application. You will be asked to provide appropriate documentation, including accountant or adviser certificates, before any investment can be made.

#### 14. GETTING STARTED

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1. Create your WWB Account
2. Verify Your Identity (KYC)
3. If retail client, you must pass appropriateness test and receive personal advice
4. Deposit Capital (min. \$10,000 USD)
5. Select Your Campaign Package

#### 15. PROFESSIONAL INDEMNITY INSURANCE

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Capital Guard maintains professional indemnity insurance covering the conduct of authorised representatives, including Worldwidebanners Pty Ltd, in accordance with s912B of the Corporations Act.

#### 16. RISKS OF THE PRODUCTS WE DISTRIBUTE

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Structured investment products linked to the performance of digital advertising campaigns are considered high-risk and complex financial instruments. Before investing, you should carefully consider the following risks:

- **Performance Risk:** Returns are dependent on the performance of specific advertising campaigns, which may be affected by consumer behavior, platform algorithm changes, seasonality, or market conditions. There is no guarantee of campaign success or investor return.
- **Capital Risk:** These products do not guarantee capital preservation. You may lose some or all of your invested capital.
- **Liquidity Risk:** These structured investments are not listed on any exchange and cannot be easily sold or exited before maturity. Secondary markets are limited or unavailable.
- **Counterparty Risk:** Your return depends on the creditworthiness and operational execution of the issuer and underlying marketing providers. Any default or business failure may lead to losses.
- **Regulatory Risk:** Changes in advertising regulations, data protection laws, or financial services legislation may materially impact the performance or structure of the product.
- **Operational Risk:** The structured product may rely on campaign data, tracking accuracy, and platform analytics (e.g., Google Ads API). Technical issues or manipulation may impact reported results.
- **Taxation Risk:** Tax treatment may vary based on individual circumstances and the classification of returns. Investors should seek independent tax advice before investing.



You should refer to the Product Disclosure Statement (PDS) for further detail on these risks and consult a licensed financial adviser if you are unsure about the product's suitability for your circumstances.

## 17. FREQUENTLY ASKED QUESTIONS

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Q: Can I pause or withdraw my capital?

A: Yes. You always retain control over your allocation.

Q: Do I have to manage campaigns myself?

A: No. All operations are fully managed by WWB's systems and team.

Q: Are returns guaranteed?

A: Returns are based on real-world campaign performance — not guaranteed, but tracked and optimised in real-time.

## 18. FINAL THOUGHTS

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WWB offers a new model for serious investors — one that combines transparency, security, and performance.

It's not a trend. It's a shift in how modern capital can work.

If you're ready to align your capital with a smarter system, your WWB journey begins now.

Visit: <https://worldwidebanners.com.au/>