

# FSG Authorised Representative Profile

HalalStocks

August 12, 2025

## 1 Financial Services Guide (General Advice)

### 1.1 HalalStocks.co Pty Ltd – Authorised Representative Profile

**Corporate Authorised Representative (CAR) No.** 001315520

**ABN** 77 639 348 593

**Prepared:** 12 August 2025

**Version:** 1.0

*Read this together with the “Shartru Wealth Management – General Advice FSG”. Together they form your Financial Services Guide.*

---

### 1.2 1. About this FSG

This Financial Services Guide (FSG – Authorised Representative Profile) is provided by **HalalStocks.co Pty Ltd** (we/us/our). We are a **Corporate Authorised Representative** of **Shartru Wealth Management Pty Ltd** (Shartru; ABN 46 158 536 871; AFSL 422 409).

This FSG helps you decide whether to use our services. It explains:

Who we are and how to contact us

What we are authorised to provide

How you can instruct us

How we are paid and any associations

How complaints are handled and how your privacy is protected

**Important:** We provide **general financial product advice only**. We **do not** provide personal advice and **do not** consider your objectives, financial situation, or needs. We **do not** issue Statements of Advice (SOAs) or Records of Advice (ROAs).

---

### 1.3 2. Who We Are & Contact Details

**HalalStocks.co Pty Ltd (CAR 001315520)**

**Address:** 79 Station Street, Arncliffe NSW 2205

**Phone:** 0408 275 438

**Email:** rehan@halalstocks.co

**Website:** <https://www.halalstocks.co>

**Licensee – Shartru Wealth Management Pty Ltd (AFSL 422 409)**

**Address:** 14 Macquarie Street, Belmont NSW 2280

**Phone:** 1300 478 424

**Email:** advice@shartru.com.au

**Website:** <https://www.shartruwealth.com.au>

**How you can instruct us:** You may give us instructions by **email or phone** using the contact details above. We will tell you if any instructions must be in writing.

---

## 1.4 3. What We Are Authorised to Provide

We are authorised (under Shartru's AFSL) to provide **general financial product advice** on, and deal in, **securities**. We provide these services to **retail and wholesale** clients.

### 1.4.1 What We Actually Offer (Subscription, Content-Only)

- **Model portfolios** (subscription access)
- **General investment commentary** and market analysis
- **Education** (webinars, newsletters, reports)
- **Alerts/updates** on model portfolio changes

### 1.4.2 What We Don't Do

- We **do not** provide **personal financial product advice**
- We **do not** tailor content to your circumstances
- We **do not** issue **SOAs** or **ROAs**
- We **do not** execute or automatically arrange trades on your behalf (you decide if and how to act)

Where relevant (e.g., ETFs), you should obtain and read the **Product Disclosure Statement (PDS)** or other disclosure documents before investing.

### 1.4.3 Our Services: HalalStocks Edge™ Strategy

HalalStocks offers the **HalalStocks Edge™ Strategy**, an automated investment approach designed for Muslim investors seeking Shariah-compliant, high-ESG, and BDS-screened portfolios. The strategy focuses on buying undervalued stocks of stable, established companies and selling them when the market recognizes their value. It is synced with a registered Trading 212 account for automated execution and is suitable for long- to medium-term investors committing to monthly investments for at least 13 months. Historical performance (May 2015 - May 2025) shows an average return of **20.06% p.a.** with a maximum drawdown of **26.19%**, though past performance is not indicative of future results.

Shariah compliance is ensured through rigorous screening approved by **Amanah Advisors**, excluding impermissible industries (e.g., financial services involving interest, gambling, alcohol, pork, tobacco, media/entertainment with indecent content, aerospace/defense) and applying financial ratios (e.g., interest-bearing debt <20% of enterprise value + cash for entry, impermissible revenue <5%).

**Please note:** We do not provide personal financial advice. For tailored investment recommendations, consult a licensed adviser.

---

## 1.5 4. General Advice Warning (Applies to All Our Content)

Any information or advice we provide is **general** in nature. It has been prepared **without** taking into account your **objectives, financial situation, or needs**. You should **consider the appropriateness** of the information and **seek personal advice** if needed.

**Operational note:** We display this general-advice warning on **all** publications and communications **at the time** the advice is provided.

---

## 1.6 5. Fees, Costs, and How We Are Paid

### 1.6.1 Package Tiers

HalalStocks currently offers a single tier: **Founding Membership**, providing lifetime access to the HalalStocks Edge™ Strategy and related content (model portfolios, commentary, education, and alerts).

### 1.6.2 Subscription Fees

You pay a fixed **subscription fee** for access to our model portfolios and related general-advice content:

**Founding Membership:** One-time fee of **£249** (limited-time offer; original price **£499**). Includes unlimited fund updates, 24/7 Shariah monitoring, card deposits and withdrawals, UK ISA account support, and a one-flat fee structure.

**Initial Investment:** As little as **\$100 USD per month**, accounting for fixed fees, broker trade fees, and fractional share purchases.

**No recurring subscription fees** beyond the one-time membership.

**Payment Methods:** Electronic Funds Transfer (EFT), Credit Card, or PayPal, processed via Stripe (you must agree to Stripe's terms).

**Additional Costs:** Users are liable for any banking fees or charges if payments are denied or returned. HalalStocks may vary fees at the end of any existing subscription period with prior notice.

**Ad Hoc Charges:** None; all services are covered under the one-time fee.

Current pricing is published on our website (<https://www.halalstocks.co>) and may change with prior notice.

### 1.6.3 No Product Commissions

We **do not** receive payments or commissions from product issuers for featuring or discussing securities in our model portfolios.

### 1.6.4 No Brokerage Share

We **do not** charge brokerage. If you trade via a broker (e.g., Trading 212 or Alpaca Markets), that broker may charge you fees—but **we do not receive** any share of those fees. If that ever changes, we will disclose the nature and amount (or method of calculation) **before or at the time**.

### 1.6.5 No Conflicted Remuneration

Neither HalalStocks.co nor our representatives receive conflicted remuneration.

### 1.6.6 How We Are Remunerated

HalalStocks' directors and employees are remunerated by salary and may also be awarded an annual bonus. Bonuses depend on:

Company performance

Professionalism and adherence to compliance procedures

Team performance

The Licensee's shareholders may receive a benefit based on the Licensee's ongoing company performance.

---

## 1.7 6. Associations, Interests & Conflicts

- We **do not** pay or receive **referral fees** unless specifically disclosed.
  - From time to time, we may refer to service providers; some may be **related parties**. Any **material interest** will be disclosed in our communications.
  - If HalalStocks or its representatives **hold securities** included in our model portfolios, we will **disclose** that holding in our publications.
-

## 1.8 7. Complaints & Dispute Resolution

If you have a concern, please contact us first so we can try to resolve it quickly:

**HalalStocks.co Pty Ltd**

**Email:** rehan@halalstocks.co

**Phone:** 0408 275 438

If we can't resolve your complaint, contact Shartru's Complaints Manager:

**Shartru Wealth Management Pty Ltd**

**Email:** advice@shartru.com.au

**Phone:** 1300 478 424

If your complaint isn't resolved **within 30 days**, you can go to **AFCA** – a free, independent service:

**Australian Financial Complaints Authority (AFCA)**

**Website:** www.afca.org.au

**Email:** info@afca.org.au

**Phone:** 1800 931 678

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

Under our Terms and Conditions, if a dispute arises, a party must give written notice detailing the nature of the dispute. Parties will attempt to resolve it amicably; if unresolved, it may proceed to mediation or legal action in accordance with Australian law.

---

## 1.9 8. Privacy & Your Information

We collect only the information needed to provide our subscription services and communicate with you. We are bound by **Shartru's Privacy Policy**, available at [www.shartruwealth.com.au](http://www.shartruwealth.com.au). We do not share your personal information with third parties except as required by law or with your consent.

You may request access to information we hold about you (we may require identification and reasonable time to process your request).

---

## 1.10 9. Compensation Arrangements

Shartru Wealth Management maintains **professional indemnity insurance** that meets legal requirements and covers claims relating to the conduct of its representatives (including those who have ceased).

---

## 1.11 10. How to Access Support

For questions about the HalalStocks Edge™ Strategy, Trading 212 integration, or how our services work, contact us via:

**Email:** rehan@halalstocks.co

**Phone:** 0408 275 438

**Website:** <https://www.halalstocks.co> (use the 'Contact Us' link)

Our team will respond promptly. We do not provide personal financial advice; for tailored recommendations, contact a licensed adviser.

---

## 1.12 11. How to Opt Out or Terminate a Contract

The terms continue until terminated by you or HalalStocks. To terminate:

Do not renew the subscription prior to the end of the subscription period

Provide HalalStocks with **7 days' written notice** of your intention to terminate via email (rehan@halalstocks.co)

Close your accounts for all services used

HalalStocks may terminate if you do not renew, breach terms, or for other reasons outlined in our Terms and Conditions (available at <https://www.halalstocks.co>). Upon termination, access to services ends, and any outstanding fees remain payable. Refunds are at HalalStocks' discretion and subject to our refund policy (detailed in Terms and Conditions).

---

### 1.13 12. Other Important Information

- **Factual information & education:** We publish market data, educational content, and model portfolios. None of this is personal advice.
  - **Tax:** We do not provide tax advice. Consider seeking independent tax advice before acting.
  - **Keeping this FSG:** Please keep this FSG and the Shartru General Advice FSG for future reference. We may issue updates—where that happens, the most recent version applies.
- 

### 1.14 13. Sign-off & Version Control

**Document owner:** HalalStocks.co Pty Ltd (CAR 001315520)

**Licensee:** Shartru Wealth Management Pty Ltd (AFSL 422 409)

**Prepared:** 12 August 2025

**Version:** 1.0

This FSG (Authorised Representative Profile) is issued by HalalStocks.co Pty Ltd with Shartru's authority and must be read together with the **Shartru Wealth Management – General Advice FSG**.