

# Financial Services Guide

## What is this Financial Services Guide?

This Financial Services Guide (FSG) is dated 19 October 2018 and provided to you by Firstmac Limited (Firstmac / we / us / our) ACN 094 145 963 Australian Financial Services Licence (AFSL) 290600.

This FSG is an important document which we are required to give you in accordance with our AFSL. It is designed to assist you in deciding whether to use any of the financial services offered by us, as described in this FSG. We are required to give you an FSG if we provide certain financial services to you and you are a retail client.

This FSG contains important information about:

- Who we are;
- The financial services we offer;
- The financial products to which those services relate;
- How we and others are paid in connection with those services;
- Your privacy;
- How we deal with complaints; and
- How we can be contacted.

References to 'you' and 'your' refer to existing and potential 'retail clients' as defined by the Corporations Act 2001 (the Act).

The information contained in this FSG is general information only and has been prepared without taking into account any particular person's objectives, financial situation or needs. We provide no warranty regarding the suitability of any of the financial services described in this FSG for any person.

## What other documents will you receive?

### Product Disclosure Statement

Before acquiring a financial product, a Product Disclosure Statement (PDS) will normally be provided to you. The PDS is designed to assist you to make an informed decision about the product described in the PDS. The PDS will contain information about the product and will usually include the costs and details of other fees and charges which may apply, including commission payable to third parties (such as financial advisers).

### Statement of Advice

If a person provides a retail client with personal advice they must give the client a Statement of Advice (SOA). 'Personal advice' means advice that takes into account your objectives, financial situation and needs.

We do not provide personal advice to retail clients and therefore you will not receive an SOA from us. However, you may receive an SOA from a financial adviser who recommends that you invest in a financial product.

## Who are we?

Firstmac is the Investment Manager of Firstmac High Livez (ARSN 147 322 923) (Firstmac High Livez or the Trust).

Firstmac High Livez is issued by Perpetual Trust Services Limited ACN 000 142 049 AFSL 236648 as the Responsible Entity (Perpetual).

## What are our contact details?

### Street Address

Firstmac Limited  
Level 40, Riverside Centre, 123 Eagle Street  
BRISBANE QLD 4000

### Postal address

Firstmac Limited  
GPO Box 7001, BRISBANE QLD 4001

### Contact details

Phone: 13 12 20 (Option 2)  
Email: [investments@firstmac.com.au](mailto:investments@firstmac.com.au)  
Visit: [www.firstmac.com.au](http://www.firstmac.com.au)

## What financial services are we authorised to provide?

The financial services provided by us and referred to in this FSG are:

- Arranging the issue of financial products – arranging your application for the issue of Units in Firstmac High Livez – where we act on your behalf;
- Providing general advice – providing general financial product advice about Firstmac High Livez – where we act on our own behalf; and
- Investment management – managing the investments within Firstmac High Livez – where we act on behalf of Perpetual.

## How we and others are paid for the financial services we provide

The remuneration and other benefits which we and others are paid in connection with financial services we provide:

- Arranging the issue of financial products – the arranging service is provided by us free of charge;
- Providing general advice – any general financial product advice is provided by us free of charge; and
- Investment management – we receive management fees estimated at 0.60% pa of the Net Asset Value of Firstmac High Livez which are calculated and paid monthly from the Trust assets for managing the investments within Firstmac High Livez.

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After receiving this FSG and before we provide you with any financial services, you may request further particulars of the remuneration (including commission) or other benefits we may receive.

External financial advisers may receive fees or commissions if they provide advice to you or arrange for you to acquire Firstmac High Livez.

Where a financial adviser recommends Firstmac High Livez to you, any commission we pay to them will be paid out of the fees we receive as set out in the PDS. The amount (or method of calculating the amount) of commission the financial adviser receives should be disclosed in the SOA given to you by them. This commission is not an additional cost to you.

Where a financial adviser recommends Firstmac High Livez to you, any assistance or benefit we may pay to them will be paid out of the fees we receive as set out in the PDS. Any such payments are not an additional cost to you.

### **Associations or relationships between us and issuers of financial products that may be capable of influencing us**

Perpetual has appointed us as the Investment Manager of Firstmac High Livez. Up to 50% of the Trust's assets will be invested in asset-backed securities issued by Firstmac.

### **How do we manage conflicts of interest?**

Potential conflicts may occasionally arise between the interests of you, ourselves and our related parties and other parties (including service providers appointed by us). As the holder of an AFSL, we have statutory and common law fiduciary duties to manage conflicts of interest, and if there is a conflict between your interests and our own interests, give priority to your interests.

We have policies, procedures and organisational arrangements in place to manage conflicts of interest. Our Board is responsible for the management and resolution of conflicts of interest arising in relation to the operation of our financial services business.

### **How do we respect your privacy?**

We respect your privacy and have developed a Privacy Policy which embodies the Australian Privacy Principles. Our Privacy Policy can be obtained by contacting us directly or by visiting [www.firstmac.com.au](http://www.firstmac.com.au).

### **What are our compensation arrangements?**

We hold professional indemnity insurance cover for the activities conducted under our AFSL, which satisfies the requirements for compensation arrangements under section 912B of the Act. Subject to its terms and conditions, the policy provides cover for civil liability resulting from third party claims concerning the professional services provided by Firstmac and its employees and representatives. This policy covers professional services provided by employees and representatives of Firstmac while they are in our employ and where that employee or representative has subsequently left our employ.

### **How do we deal with complaints?**

If you have any concerns about the financial services we provide, please notify us in writing at GPO Box 7001, BRISBANE QLD 4001, by email to [investments@firstmac.com.au](mailto:investments@firstmac.com.au), or by calling us on 13 12 20 (option 2).

Our policy is to immediately seek to resolve and acknowledge receipt of your complaint. We will then investigate the complaint and decide what action (if any) to take. Our decision will be communicated to you within 45 days.

If you are not happy with how the complaint has been resolved, you may contact our external dispute resolution scheme whose details are below.

Australian Financial Complaints Authority (AFCA)

Phone: 1800 931 678

Members: 1300 56 55 62

Email: [info@afca.org.au](mailto:info@afca.org.au)

Postal Address: GPO Box 3 Melbourne VIC 3001

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

### **How can you provide us with instructions?**

To conduct financial services transactions, you need to instruct us in writing. Some products and services may have their own rules on how instructions can be provided or how those instructions can be carried out. Please refer to the relevant PDS for details.

**If you have any questions or would like more information about our FSG, contact us today.**

**Phone: 13 12 20 (Option 2)**

**Email: [investments@firstmac.com.au](mailto:investments@firstmac.com.au)**

**Visit: [www.firstmac.com.au](http://www.firstmac.com.au)**