

This Financial Services Guide ("**FSG**") is an important document. It is designed to assist you in deciding whether to use any of the financial services and products offered by Fundhost Limited ABN 69 092 517 087 ("**Fundhost**", "**we**" or "**us**"). As an Australian Financial Services Licensee (AFSL No. 233045), in certain circumstances Fundhost may be required to provide you with this FSG if we provide certain financial services to you and you are a retail client.

This FSG provides you with important information about:

- who we are;
- the types of financial services we offer and the financial products to which those services relate;
- how we (and other relevant persons) are remunerated for these services and products;
- your privacy;
- our internal and external complaints handling procedures and how you can utilise them; and
- how you can contact us.

This FSG is designed to help you understand our services and products before you use them or invest in them. You will receive other disclosure documents as well if you use some of our products and services. You should read them carefully and consult with your licensed financial adviser if required.

About us

Fundhost Limited was formed in 2003. We operate as responsible entity, trustee and fund administrator for retail and wholesale managed investment schemes.

Our financial services and financial products

Under our Australian financial services licence (**AFSL**) we are authorised to provide the following financial services with respect to the following financial products:

- ❖ provide general financial product advice to retail and wholesale clients about:
 - deposit and payment products limited to basic deposit products;
 - interests in managed investment schemes limited to own managed investment schemes; and
 - securities
- ❖ deal in a financial product with wholesale and retail clients by issuing, applying for, acquiring, varying or disposing of a financial product in respect of the following classes of financial products:
 - derivatives;
 - foreign exchange contracts;
 - interests in managed investment schemes limited to own managed investment schemes; and
 - securities
- ❖ deal in a financial product with wholesale and retail clients by applying for, acquiring, varying or disposing of a financial product on behalf of another person in respect of the following classes of products:
 - basic deposit products limited to basic deposit products;
 - derivatives;
 - foreign exchange contracts;

- general insurance products;
 - debentures, stocks or bonds issued or proposed to be issued by a government;
 - interests in managed investment schemes excluding investor directed portfolio services; and
 - securities.
- ❖ operate schemes which only hold financial assets or a number of named schemes that invest in both financial assets and derivatives;
 - ❖ operate custodial or depository services other than investor directed portfolio services to wholesale and retail clients.

We are authorised to provide financial services to both retail and wholesale clients.

Fundhost acts as responsible entity or trustee for a range of retail registered and wholesale unregistered managed investment schemes that are offered to wholesale and retail clients.

Product Disclosure Statement

Before you can invest in one of our retail financial products, we will make a product disclosure statement (**PDS**) available to you.

The PDS contains important information regarding the features, benefits, risks and fees applicable to an investment in that financial product and should be read carefully to enable you to make an informed decision about whether to invest in the financial product. You should consult with your licensed financial adviser if required.

Statement of Advice

A Statement of Advice (**SOA**) will normally be given to you when you are a retail client that is provided with any personal advice which takes into account your objectives, financial situation and needs. We do not provide personal advice, therefore, we will not provide you with an SOA, but an intermediary (such as a financial planner, stockbroker or dealer group) may provide you with an SOA.

Remuneration or other benefits received by us

If you invest in a financial product we provide, we will receive remuneration in relation to your investment in the financial product. This remuneration may comprise of responsible entity/trustee and administration fees. We may also be entitled to recover expenses incurred on behalf of the financial product or service. The remuneration and expense recoveries we will receive will be set out in the financial product's PDS.

We do not receive any fees, nor do we charge you additional fees for providing general financial product advice.

You may receive advice about Fundhost financial products from financial advisers who do not work for Fundhost. We do not pay remuneration or commissions to financial advisers. Your adviser is required to set out the remuneration and commissions they do receive in the FSG and SOA which they must give to you.

We may provide benefits to financial services intermediaries where the law permits us to do so. If we do, we will generally provide these benefits from the fees you pay when investing in our products or from our own resources (or those of our managers).

Remuneration or other benefits received by our employees

Fundhost receives no remuneration, commission or other benefits in connection with the distribution

of a PDS, or other disclosure document or for providing general financial advice. Fundhost does not pay any fees to anyone in connection with a referral to Fundhost.

Our employees who give you general advice do not receive specific payments or commissions for giving that advice. These employees and our directors receive salaries, bonuses and other benefits from us. Bonus payments and other benefits are discretionary and based on achievement of predetermined objectives.

Compensation arrangements

We have professional indemnity insurance cover in place in respect of financial services provided to our clients. This insurance covers claims in relation to the conduct of our past and present representatives. These arrangements comply with the requirements of section 912B of the *Corporations Act 2001* (Cth).

Disclosure of relevant conflicts of interest

We do not have any relationships or associations which might influence us in providing you with any of our financial products and services. Members of our board of directors, management team and staff may hold investments in retail funds where Fundhost acts as responsible entity or trustee.

Potential conflicts may arise between the interests of Fundhost, other third parties, our clients and investors in the retail funds where Fundhost acts as responsible entity. We have policies, procedures and organisational arrangements in place to manage conflicts of interest.

Privacy

Your right to privacy is important to us. A statement explaining your privacy rights and our rights and obligations in relation to your personal information is contained in the PDS for each of our financial products.

We will handle all personal information that we collect in accordance with our privacy policy. Further information on Fundhost's Privacy Policy is available here:

<https://fundhost.com.au/privacy/>

Complaints handling

We have established procedures for dealing with complaints which cover the financial services that we provide to retail clients. If you do have a complaint you may of course contact us by telephone, however, if you would like a record of your complaint please write to us and we will ensure that your complaint is acknowledged as soon as practicable.

In the first instance, you can make a complaint by calling +61 2 8223 5400 or by writing to:

Fundhost Limited, PO Box N561
Grosvenor Place, Sydney NSW 1220
Email: admin@fundhost.com.au

We will provide you with a response as soon as possible, but in any event within 30 days of receipt of the complaint.

If an issue has not been resolved to your satisfaction, you may refer the matter, free of charge, to the Australian Financial Complaints Authority (**AFCA**), which is an external dispute resolution scheme.

The contact details for AFCA are:

Telephone: 1800 931 678

Email: info@afca.org.au

In writing to:

Australian Financial Complaints Authority,

GPO Box 3, Melbourne VIC 3001

Website: www.afca.org.au

Record keeping

We will seek to ensure that comprehensive and accurate records of all transactions and investments undertaken, and documentation executed, are properly maintained.

Contacting us

You can contact us by telephone, fax, email or mail:

Phone: +61 2 8223 5400

Fax: +61 (0)2 9232 8600

Email: admin@fundhost.com.au

Post:

PO Box N561

Grosvenor Place

Sydney NSW 1220