

# Financial Services Guide

21 January 2020

Issued by: **First Sentier Investors  
(Australia) RE Ltd**

ABN 13 006 464 428

AFS Licence 240550

And

**First Sentier Investors (Australia) IM Ltd**

ABN 89 114 194 311

AFS Licence 289017

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### About this Document

This Financial Services Guide (**FSG**) is an important document which we are required to give to you under the requirements of our Australian Financial Services Licence (**AFSL**). It provides you with information about First Sentier Investors (Australia) RE Ltd (**FSI ARE**) and First Sentier Investors (Australia) IM Ltd (**FSI AIM**) (together, we, our or us) to help you decide whether to use the financial services we provide. This FSG outlines the types of services and products we can offer to you. It also explains how we are remunerated for these services and includes details of our internal and external complaints handling procedures and how you can access them.

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

### Who are we?

FSI AIM and FSI ARE are part of the global investment management business known as First Sentier Investors (**First Sentier Investors**).

You can contact us by:

Phone: (02) 9303 4155

Web: [www.firstsentierinvestors.com.au](http://www.firstsentierinvestors.com.au)

Address: Inquiries – Wholesale Distribution Team

Level 5, Tower 3, International Towers 300 Barangaroo Avenue  
Barangaroo NSW 2000

Email: [auenquiries@firstsentier.com.au](mailto:auenquiries@firstsentier.com.au)

### What financial services and products do we offer?

FSI AIM is authorised to provide the following financial services in relation to the following financial products:

- dealing in financial products by issuing, applying for, acquiring, varying or disposing of a financial product on its own behalf and on behalf of another person to wholesale clients only in respect of basic and non-basic deposit products, derivatives, foreign exchange contracts, government debentures, stocks or bonds, interests in managed investment schemes (including investor directed portfolio services), securities and superannuation;
- provide general financial product advice to both wholesale and retail clients and personal financial product advice to wholesale clients in respect of basic and non-basic deposit products, non-cash payment products, derivatives, foreign exchange contracts, government debentures, stocks or bonds, interests in managed investment schemes (including investor directed portfolio services), securities and superannuation.

FSI ARE is authorised to provide the following financial services to both wholesale and retail clients in relation to the following financial products:

- dealing in financial products by issuing, applying for, acquiring, varying or disposing of a financial product on its own behalf in respect of derivatives, foreign exchange contracts, interests in managed investment schemes (excluding investor directed portfolio services) and securities;
- dealing in financial products by applying for, acquiring, varying or disposing of a financial product on behalf of another person in respect of basic and non-basic deposit products, non-cash payments, derivatives, foreign exchange contracts, general insurance products, government debentures, stocks or bonds, interests in managed investment schemes (excluding investor directed portfolio services) and securities;
- provide general financial product advice in respect of basic and non-basic deposit products, non-cash payment products, derivatives, foreign exchange contracts, government debentures, stocks or bonds, interests in managed investment schemes (excluding investor directed portfolio services) and securities;
- operate registered managed investment schemes which only hold derivatives, direct real property and financial assets; and
- operate custodial or depository services other than investor directed portfolio services.

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### Financial services we provide to retail clients

You may receive general financial product advice from us in relation to managed investment schemes and/or investment strategies managed by a First Sentier Investors entity or an investment portfolio that is managed by FSI ARE or FSI AIM.

You may access managed investment schemes and investment strategies managed by us via third party product issuers, administration services or managed account product providers. Before investing in such financial products, you will receive a product disclosure statement or an investor directed portfolio service guide (**Disclosure Document**) issued by the responsible entity, managed account or platform provider (as applicable) (**Product Issuer**).

Such Disclosure Documents outline the administration procedures and processes on how you can transact in relation to the financial product as well as information to help you make an informed decision about the product. You should direct any transactional queries to the Product Issuer. Their contact details can be found on the relevant Disclosure Document.

Any written instructions in relation to any general financial product advice must be sent to us in writing signed by you. We will act on your instructions in accordance with our legal obligations.

### How are we remunerated for the services we provide?

#### Remuneration for the financial products and services we provide

When you invest in one or more of our strategies offered by a Product Issuer, we are remunerated through the managed account fee or management fee. The managed account fee or management fee are payable to the Product Issuer who will pay an investment management fee to us.

#### Remuneration and other benefits received by our employees

Our employees do not receive any commissions, payments or other benefits directly related to the financial products and services we provide you.

Our employees are remunerated by salary and may also be eligible for bonus payments depending on various factors such as the individual performance of that employee, overall team or business unit performance. It is not possible to determine the absolute value of the variable reward and whether an employee will receive such payments until the end of the performance cycle.

#### Direct remuneration

We do not pay commissions to financial advisers who provide general financial product advice to retail investors.

### Related Party Transactions

We may, from time to time, provide investment management services to or act as trustee for other First Sentier Investors entities. It is our policy to ensure that such arrangements are on an arm's length commercial terms.

### Compensation arrangements

FSI ARE and FSI AIM have professional indemnity insurance coverage, which complies with the requirements for compensation arrangements under section 912B of the Corporations Act (2001). Subject to its terms and conditions, the policy covers claims relating to the professional services provided by First Sentier Investors and its representatives, including claims that may arise after their employment with First Sentier Investors has ceased.

### How we collect, use and disclose your personal information

#### Privacy

Your privacy is important to us and we are committed to promoting a privacy policy that will ensure the privacy and security of your information.

Any personal information collected by us will be handled in accordance with First Sentier Investors Privacy Policy. The First Sentier Investors Privacy Policy governs how we can collect, use, hold and disclose your personal information, as well as ensuring the quality and security of your personal information. Our privacy policy can be viewed at [www.firstsentierinvestors.com.au](http://www.firstsentierinvestors.com.au) or you can obtain a copy free of charge by contacting us.

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### How we deal with complaints

Complaint resolution is a priority for First Sentier Investors.

If you have a complaint with the financial products and services that we provide, you can as a first step, contact us and explain your concerns. If possible we will attempt to resolve your problem as quickly as we can:

Phone: (02) 9303 4155

Email: [aenquiries@firstsentier.com.au](mailto:aenquiries@firstsentier.com.au)

Address: The Complaints Officer

Level 5, Tower 3, International Towers  
300 Barangaroo Avenue Barangaroo NSW 2000

We will let you know that we have received your complaint and every effort will be made to resolve the complaint within 5 business days of receipt. While most matters can be resolved quickly, more complex issues may take longer and in these cases we will keep you advised at regular intervals and specify a date when a decision can reasonably be expected. By law, we are required to respond and finalise your complaint within a maximum of 45 days. Each complaint is addressed in an equitable, objective and unbiased manner through the complaint handling process.

However, if you believe that your complaint has not been dealt with satisfactorily, you may wish to contact the Australian Financial Complaints Authority (**AFCA**). AFCA is an external dispute resolution scheme that independently and impartially resolves disputes relating to the financial services industry, including investments, banking and managed funds.

#### **Contact details for AFCA are as follows:**

Australian Financial Complaints Authority

Phone: 1800 931 678 (free call)

Address: GPO Box 3, Melbourne VIC 3001

Fax: (03) 9613 6399

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

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