

FINANCIAL SERVICES GUIDE

What is the purpose of this Financial Services Guide (FSG)?

This FSG is an important document. 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.

This FSG is not intended for wholesale clients as defined by the Corporations Act 2001 (e.g. professional investors) – that is, references to 'you' and 'your' do not refer to wholesale clients.

This FSG is provided by Guardian Securities Limited ACN 106 187 731 AFSL 240506 which in this FSG is referred to as 'we', 'our' or 'us'.

Are there any other documents that you will receive?

Will you receive a Statement of Advice?

A person who provides a retail client with personal advice (that is advice that takes into account the client's objectives, financial situation and needs) must give the client a Statement of Advice (SOA).

We do not provide personal advice to retail clients. Accordingly, you should not expect to receive a Statement of Advice from us.

Will you receive a Product Disclosure Statement?

Before acquiring one of our products, you should be provided with a product disclosure statement, which is designed to assist you to make an informed decision about the product.

The statement 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 financial planners.

Will you receive a General Advice Warning?

A person who gives retail clients general advice (that is, advice that is not personal advice) must warn the client that the advice does not take into account the client's objectives, financial situation or needs. Where we provide you with general advice, we will also provide you with a General Advice Warning. The General Advice Warning will be given in the same manner (that is, in writing or verbally) as the advice is provided.



How do you obtain further information?

This FSG contains general information about the financial services that we provide. If you require more information, please contact us.

The financial services we are authorised to provide

We are authorised to provide financial product advice for the following classes of financial products:

- general insurance products; and
- interests in managed investment schemes limited to our own managed investment scheme only;

We are authorised to deal in a financial product by issuing, applying for, acquiring, varying or disposing of a financial product in respect of the following classes of financial products:

- general insurance products
- interests in managed investment schemes limited to our own managed investment scheme only

Guardian Securities Limited is also authorised to provide other financial services, which it may offer to wholesale clients only.

General advice means that any advice we give you will not be based upon your individual financial objectives, situation or needs.

You should contact your personal financial adviser if you require personal advice.

We are responsible for the financial services provided to you under our Australian Financial Services Licences (AFSL).

We do not act as a representative of any other AFSL holder.

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

If you acquire one of our products or services, we will receive fees and other benefits. These are generally set out in the product disclosure statement for the product or in an individual contract for services.

Financial advisers may receive fees or commissions if they provide advice to you or arrange for you to acquire our products. Any adviser commission paid is included in the fees paid for the product and is set out in the product disclosure statement.

The amount (or method of calculating the amount) of commission the adviser receives should be disclosed in the Statement of Advice you should receive from the adviser.

Other related entities of Guardian Securities Limited may receive fees and other benefits for products or services provided to us in connection with any of our products. Some or all of the related entities and their directors may benefit from fees, commissions and other benefits received by us or another related entity. Our staff are paid a salary and may be entitled to receive bonuses or non-monetary benefits. These bonus payments are not an additional cost to you.

You may receive advice about our products from financial advisers who may or may not work for a licensee of Guardian Securities Limited and its' related entities.



These advisers may receive remuneration from us if you buy our product. Your adviser is required to set out the remuneration and commissions they receive in the FSG and/or SOA they must give to you.

We do not pay commissions or other benefits to third parties for solely referring customers to us. We maintain a register (in compliance with Industry Code of Practice on Alternative Forms of Remuneration) summarizing alternative forms of remuneration that are paid or provided to certain advisers. If you would like to review this register please contact us.

Privacy

We respect your privacy and have developed a Privacy Policy which embodies the National Privacy Principles. Our Privacy Policy can be obtained by contacting us directly or by visiting our website at www.guardiansecurities.com.au

Professional indemnity insurance

Guardian Securities Limited holds a current professional indemnity insurance policy, in satisfaction of the requirement under section 912B of the Corporations Act.

How we deal with complaints

To make a complaint about our products or services please contact us as set out below and we will seek to resolve your complaint as soon as possible.

If you are an existing investor of ours, please see the 'Complaints' section in your product disclosure statement for further details including timeframes. If you are not an existing client we will investigate, consider, decide on what action to take in relation to your complaint and will endeavour to communicate our decision to you within 45 days.

If you are dissatisfied with the process we have taken to resolve your complaint or with the result of our investigation, you may be able to refer your complaint to an external Dispute Resolution Scheme to review independently.

Our external Dispute Resolution Scheme is the:

Financial Ombudsman Service
GPO Box 3
Melbourne, VIC 3001
Toll Free 1300 780 808

How can you provide us with instructions?

To change your investment, personal details or conduct transactions, you need to instruct us in writing.

Some products and services may have their own rules on how to provide instructions or carry out certain instructions. Please refer to the product disclosure statement for your product for details.

You can contact us by:

- calling our investor service representatives on 1800 601 177
- visiting our website at www.guardiansecurities.com.au
- writing to us at:

Guardian Securities Limited
P O Box 170
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