

# Falcon Capital Limited

## Financial Services Guide

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Authorised for distribution by Falcon Capital Limited

ABN 78 119 204 554 AFSL 302 538

This Financial Services Guide (FSG) is an important document that outlines the type of products and services that Falcon Capital Limited (ABN 78 119 204 554) (AFSL 302538) is authorised to provide under its Australian Financial Services Licence (AFSL).

### **Purpose of the FSG**

This document is designed to help you decide whether to use any of the services offered by the above licensed entities, who are also referred to as 'Falcon Capital', 'we' or 'us' in this FSG. It also provides information about:

- who we are and how we can be contacted
- the financial products and services we can offer
- how we, and any other relevant parties, are paid
- our relationships and how these could influence the advice we give you
- how complaints against us are handled, and
- where to get details on the Falcon Capital Privacy Policy.

### **About Falcon Capital**

Falcon Capital is the holder of the AFSL license (302538). It is an investment management company that also provides trustee, custody, and responsible entity services. Falcon Capital is ultimately responsible for maintaining Group compliance.

Falcon Capital have vast experience in assisting investors and businesses alike, that are looking to achieve sustainable growth in the Asia Pacific region in order to enhance and maximise long-term value and wealth creation. We consistently base our investment decisions on thorough research and sound risk management, assuming a long-term view, focusing on achieving responsible capital growth.

### **Financial services and products we can offer**

The financial services we can provide to you under our license include

Provide general product advice about:

- Deposit and payment products
- Derivatives
- Foreign exchange contracts
- Government debentures stocks and bonds
- Managed investment schemes excluding investor directed portfolio services
- Securities
- Superannuation products

Deal in a financial product to Issue, acquire, vary or dispose of:

- Derivatives
- Foreign exchange contracts
- Managed investment schemes excluding investor directed portfolio services
- Securities

## **What Financial Advisory services do we offer?**

Falcon Capital will provide general advice only on financial products. Falcon Capital cannot and will not provide personal advice of any kind.

## **How to contact us**

### **Address**

Level 13, Collins Street  
Melbourne VIC 3000

### **Email**

[invest@firstguardiancapital.com](mailto:invest@firstguardiancapital.com)

### **Phone**

+61 3 9988 7753

### **Website**

[www.firstgaurdiancapital.com](http://www.firstgaurdiancapital.com)

## **Other documents you may also receive**

You may also receive other documents when Falcon Capital provides services or products to you, including:

### **Product Disclosure Statement or other offer document**

It provides the significant features, risks, benefits, terms and conditions and the fees and costs of any financial products, helping you to make informed decisions. If you choose to invest in any of our financial products, you will need to complete the application form attached to the relevant Product Disclosure Statement or other offer document.

## **How you do business with us**

The disclosure document for each product outlines its administration procedures and processes. Please refer to the relevant disclosure document for how a product is administered.

## **How you can give us instructions**

You can give us instructions by telephone, mail, email, or online.

Some products may have their own rules about how to provide instructions or carry out certain transactions – these are explained in the relevant disclosure document or applicable form.

## **How your investments are held by Falcon Capital through registered schemes**

Where assets are held through a registered scheme operated by Falcon Capital, Falcon Capital has appointed a sub-custodian to hold shares, interests in managed investment schemes and fixed term products. The sub-custodian will hold the legal title to those assets on trust for Falcon Capital, and Falcon Capital in turn holds the beneficial interest in those assets ultimately for you. Other assets held through a registered scheme are held in the name of Falcon Capital (in its capacity as custodian or responsible entity), in which case Falcon Capital is the legal owner of the assets and holds them for your ultimate benefit.

Falcon Capital and the sub-custodian it appoints may use omnibus accounts to hold assets (that is, accounts in which assets ultimately held for your benefit are pooled together with other investors assets). Records are maintained by Falcon Capital to enable the quantity of assets held in the omnibus account that are referenced to your interest to be clearly identified.

When you apply to invest in a registered scheme operated by Falcon Capital, you consent to the use of omnibus accounts by Falcon Capital, and any sub-custodian appointed by Falcon Capital.

### **How we're paid for the services we provide**

If you invest in one of the products we issue, Falcon Capital will receive remuneration including fees and charges in relation to your investment in that product.

Fees and charges generally include ongoing investment and administration fees, also referred to as investment management or management fees, and indirect costs, which may include performance-based fees. In some situations, contribution, switching, exit and withdrawal fees may also apply.

The fees and costs you pay, and any benefits we receive for each product we offer, are set out in the relevant disclosure document.

We don't charge you any additional fees for any general financial advice you may receive from us. However, your financial adviser may charge you fees for providing financial product advice. These will be set out in the separate FSG and/or SoA you ought to receive from your financial adviser.

### **Commissions, fees or other benefits we receive or are paid**

Employees and Authorised Representatives of the Falcon Capital group may be entitled to receive a range of benefits including potential discounts on products and services as a result of their relationship with Falcon Capital.

### **Related companies and transactions**

If Falcon Capital provides general advice on a product issued by another company in the Falcon Capital group and that product is issued by such other company, the product issuer may benefit from the general advice provided by Falcon Capital by receiving the fees they charge on that product. The amount and calculation of those fees are shown in the relevant disclosure document. If you have a financial adviser, your financial adviser and their authorising licensee may also benefit if a Falcon Capital product is issued to you, or a Falcon Capital product you hold is varied, as a result of that advice. You can request details of this remuneration from us before you apply for your Falcon Capital product - see the contact us section for details.

Companies in the Falcon Capital group may provide services, obtain fees and charges or other benefits from the product issuer or service provider if you obtain a product or service from a company in the Falcon Capital group. These relationships, where applicable to the entities this FSG covers, will be detailed in the relevant disclosure document (and any FSG and/or SoA that an adviser is required to give you).

Where we enter into transactions with related parties, we operate in accordance with the related party protocols and Falcon Capital policies and procedures which require us to transact on terms that would be reasonable if the parties were dealing at arm's length.

### **Employees, directors and representatives**

Employees, directors and representatives receive salaries, incentive bonuses and other benefits from us. The amount of bonuses and other benefits (which may include commissions) which employees, directors and representatives may be entitled to will depend on various factors, such as: the performance of that person during the year, and in some cases the particular products, features and level of sales attributable to that person during the year, as well as our overall financial and strategic performance. Non-executive directors receive fees (and superannuation) for their services.

### **Staff who may assist you on the telephone**

Some employees who are representatives of Falcon Capital may also receive remuneration in the form of a bonus for the services they provide, such as general advice and assistance when you acquire or increase your investment in a Falcon Capital superannuation, life insurance or managed investment product offering. Any such benefits are based on a balanced scorecard of performance including both financial and non-financial measures that remain at the overall discretion of the business.

### **Financial advisers**

You may receive general advice about our products from financial advisers who may work for another licensee or authorised representative in the Falcon Capital group. These advisers may receive remuneration from us if you invest in our products. Fees, commission payments and other benefits may be calculated as a percentage of your financial interest in a product or on the total amount of business advised.

### **Referrers**

We may pay up-front referral payments and other benefits to third parties (other than your financial adviser) for referring customers to us. This is not a direct cost payable by you. Referral payments and other benefits are usually calculated as a percentage of your financial interest in a product or on the total amount of business referred to us by the third party.

### **Further information**

You can ask us for more details about the above payments or benefits if you ask for them within a reasonable time after receiving this guide but before the service is provided.

### **Falcon Capital and your privacy**

Protecting your personal information is important to us and any personal information collected about you will be handled in accordance with our privacy policy available at [www.firstguardiancapital.com](http://www.firstguardiancapital.com) or ask us for a copy.

We collect, hold, use and share your personal information so we can provide you with products and services. We may share your personal information with other Falcon Capital group entities and with external service providers.

For further information on how we handle your personal information please read our privacy policy at [firstguardiancapital.com](http://firstguardiancapital.com), refer to the relevant privacy collection statements in disclosure documents, forms and or on our website.

Our privacy policy provides further information about how you can access or update your personal information, the countries we may send your personal information to, and how to make a complaint about a breach or potential breach of our privacy obligations.

### **Professional Indemnity Insurance**

We are covered by professional indemnity insurance satisfying the requirements under s912B of the Corporations Act 2001 for compensation arrangements. The insurance is subject to terms and exclusions.

The insurance covers claims arising from the actions of employees or representatives of ours, even where subsequent to these actions they have ceased to be employed by or act for us.

You do not have a direct right to claim under this insurance, which is taken out to ensure sufficient resources will be available to meet claims against us

### **Enquiries and complaints process**

If you need any additional information about the operation or management of your product, or if you have a concern or complaint, please contact your financial adviser or contact us directly.

Our Customer Service team is available to answer your enquiries and complaints. To help us resolve your enquiry or complaint quickly, please give us as much information as you can.

If you make a complaint, we will:

- acknowledge its receipt and ensure an appropriate person properly considers the complaint, and
- respond to you as soon as we can.

If we cannot resolve your enquiry or complaint immediately, we will keep you informed about our progress.

If your complaint hasn't been resolved to your satisfaction, please contact our Complaints Officer:

Complaints Officer: Tanisha Maugi

Address: Level 13, 350 Collins Street, Melbourne, Victoria, 3000

Telephone: +61 3 9988 7753

Email: [invest@firstguardiancapital.com](mailto:invest@firstguardiancapital.com)

External dispute handling bodies help clients with complaints they cannot resolve directly with the provider of the financial service or product. They are independent and impartial, and we are bound by their decisions.

Please try to resolve your complaint directly with us before contacting the relevant external body.

Please refer to the relevant disclosure document for more information about when an external body can assist you with your complaint, or contact the external body directly.

### **Australian Financial Complaints Authority (AFCA)**

AFCA can only help you once your issue has been reviewed through FCL's internal dispute resolution process.

AFCA is an external dispute resolution body which provides fair and independent financial services complaint resolution that is free to consumers. There may be a time limit for referring your complaint to AFCA. You should contact them or visit their website for more details. Its contact details are:

Australian Financial Complaints Authority  
GPO Box 3  
Melbourne VIC 3001  
Phone: 1800 931 678 (free call)  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Online: [afca.org.au](http://afca.org.au)

### **Australian Securities and Investments Commission**

The Australian Securities and Investments Commission's (ASIC) website contains information on complaints about companies and people and describes the types of complaints handled by ASIC.

To obtain further information contact the ASIC information line:

Telephone 1300 300 630  
Email [infoline@asic.gov.au](mailto:infoline@asic.gov.au)  
Web [www.asic.gov.au](http://www.asic.gov.au)

