

# Financial Services Guide

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## Falcon Capital Limited Financial Services Guide

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Authorised for distribution by Falcon Capital Limited

This Financial Services Guide (FSG) is an important document that provides you with information about the financial services offered by Falcon Capital Limited ABN 78 119 204 554 AFSL 302538 (also referred to in this FSG as "Falcon" 'we', 'us' or 'our'). We are required by law to provide you with certain information before we provide a financial service to you.

Please retain this document for your reference and any future dealings with us.

### **Purpose of this document**

This FSG is designed to help you decide whether to use our financial services and explains:

- who we are
- the financial services and products we may provide to you
- how we, your financial adviser (and our associates) are paid and any conflicts that may exist
- details of how to get advice and give instructions
- details on how we protect your personal information
- our internal and external dispute resolution services
- what we can do and what we expect from you.

It also answers other important questions, including how to contact us and how you can access our dispute resolution procedures.

If you need more information about anything covered in this document, please contact us. Our contact details are at the end of this FSG.

### **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.

## The financial services we provide

The financial service we provide to you under our license include to:

- A) Provide general product advice about:
- Deposit and payment products
  - Derivatives
  - Foreign exchange contracts
  - Government debentures stocks and bonds
  - Interests in Managed investment schemes excluding investor directed portfolio services
  - Securities
  - Superannuation
- B) Deal in a financial product by:
- a. issuing, applying for, acquiring, varying or disposing of a financial product in respect of:
- Derivatives
  - Foreign exchange contracts
  - Interests in Managed investment schemes excluding investor directed portfolio services
  - Securities
- b. arranging to issue, apply for, acquire, vary or dispose of a financial product in respect of:
- Superannuation
- c. applying for, acquiring, varying or disposing of a financial product on behalf of another person in respect of:
- Deposit and payment products
  - Derivatives
  - Foreign exchange contracts
  - Government debentures stocks and bonds
  - Interests in Managed investment schemes excluding investor directed portfolio services
  - Securities
  - Superannuation
- C) operate the following kinds of registered managed investment schemes (including the holding of any incidental property) in its capacity as responsible entity:
- (i) "First Guardian Master Fund" scheme (ARSN: 635 429 113),
  - (ii) a scheme which only holds financial assets;
- and
- D) operate custodial or depository services other than investor directed portfolio services; to retail and wholesale clients.

## Product Disclosure Statement

If we have recommended a particular product we will provide you with or make available a copy of the relevant Product Disclosure Statement (PDS) or other offer document.

The PDS provides details as to the significant features, risks, benefits, terms and conditions and the fees and costs of the financial product.

If you choose to invest in any of our financial products, you will need to complete the application form attached to the relevant PDS or other offer document.

The PDS will help you make an informed decision about whether or not to acquire and/or continue to hold the product.

## **General advice**

We may also give you general advice which does not take into account your particular financial situation, needs or objectives. You should assess your own circumstances and obtain and consider a copy of the PDS before making an investment decision.

If you visit our website or contact our Client Services Team, you will receive general advice only.

## **Who provides the financial service?**

Falcon provides the financial services described in this FSG to you directly.

Falcon is authorised to provide these financial services under its Australian Financial Services Licence No. 302538.

Details of your financial adviser and scope of authority is set out in their 'Corporate Adviser Profile' and or 'Financial Planner Profile'.

The Corporate Adviser Profile and Financial Planner Profile forms part of this FSG and they should be read together.

Falcon has authorised your financial adviser to distribute this FSG.

## **How are your investments held**

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.

## **Remuneration**

Any of the below payments are made as agreed with you or to the extent permitted by law.

### *How are we paid?*

How we are paid will vary depending on the nature of the financial service we provide to you.

If you invest in a product we offer, Falcon will receive remuneration in relation to your investment in that product. This remuneration may include contribution fees, 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. In some situations, account fees and transaction fees may apply. The remuneration we will receive for the products we offer is set out in the PDS for the particular product.

We don't charge you any additional fees for any general financial advice you may receive from us

### *Remuneration for representatives*

Our representatives are employees and are paid a salary. They may also be eligible for performance bonuses related to their overall performance which may include quality of service/general advice provided to clients.

Any performance bonus our representatives receive will not affect the level of fees charged on your investments. Performance bonuses are paid by us and are not charged to your investment account.

Our representatives are not entitled to receive commissions.

### *Remuneration for telephone staff*

Some employees who are representatives of Falcon 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 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.

## **Referral arrangements**

In any instance you require personal advice we may refer you to a suitably qualified professional.

## **Other fees and costs**

## **Related parties**

Falcon is part of the Falcon group comprising Falcon Capital Limited ABN 78 119 204 554 and its related bodies corporate (Falcon group).

Related companies within the Falcon group include.

## **Your questions answered**

### *Will Falcon provide personal financial advice which is suited to my personal situation, needs, goals and objectives?*

Falcon and its representatives only provide general advice which does not take into account your particular financial situation, needs or objectives.

We may still act on your instructions however:

- you face the risk that the financial product you select may not be appropriate for you; and
- we may require you to sign a document that records your intention not to seek advice for the particular financial product(s).

### *What compensation arrangements do you have in place?*

We have compensation arrangements in place, including professional indemnity insurance cover that is adequate for the type of financial services we provide and also for any potential liability arising from compensation claims. These arrangements comply with section 912B of the Corporations Act.

### *How do I provide you with instructions?*

You can generally choose how you would like to give us instructions by logging into your account, in writing, by telephone, fax or email. In some cases, the way in which you give us instructions may be limited by law or by particular product features.

- To facilitate internal administration, accounting, research, risk management, compliance and evaluation of Falcon group products and services.

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- To provide you with information about other products and services that we or other members of the Falcon group offer that may interest you.

#### *How do we protect your personal information?*

We are committed to maintaining the privacy and security of your personal information.

As a financial service provider, we are obligated to verify your identity and the source of any funds. Accordingly, we will ask you to present identification documents, such as, your passport and driver's licence, which we will hold on your file.

We collect, use and/or disclose your personal information primarily to provide you with the products and services that you request. We may also use your information for the following related purposes:

- To help your financial adviser provide you with financial advice and ongoing services in relation to your account with us.
- To facilitate internal administration, accounting, research, risk management, compliance and evaluation of Falcon group products and services.
- To provide you with information about other products and services that we or other members of the Falcon group offer that may interest you.

In connection with providing our services to you, we may disclose your information to external parties, including but not limited to:

- your financial adviser
- your employer
- banks or other financial institutions
- superannuation trustees, product issuers, legal and accounting firms, auditors, mail houses, contractors, or other service providers
- the Australian Taxation Office
- other companies within the Falcon group.

We are also permitted to collect and disclose your personal information when required or authorised to do so by law.

It is generally unlikely that we will disclose your personal information to overseas recipients. However, any overseas disclosure does not affect our commitment to safeguarding your personal information and we will take reasonable steps to ensure any overseas recipient of your personal information complies with Australian privacy law. Should your financial adviser utilise an overseas service provider, these arrangements will be detailed in their Financial Planner Profile.

Your personal information will be handled in accordance with our Privacy Policy which outlines how we collect, use, store and disclose your personal information. For more information, including how to access or correct your personal information, or how to complain about a breach of the Australian Privacy Principles, please read our Privacy Policy which can be accessed on our website at [www.firstguardian.com.au/privacy](http://www.firstguardian.com.au/privacy) or by contacting:

By mail: Privacy Officer  
Falcon Capital Limited  
Suite 4, Level 13, 350 Collins Street  
Melbourne, Vic 3000

By email: [privacy.officer@firstguardiancapital.com](mailto:privacy.officer@firstguardiancapital.com)

By phone: +61 3 99887753 (Client Services Team)

### *What if I don't want advice?*

If you do not wish to receive any advice, we can carry out your instructions, but you must accept the risk that the financial product you select may not be appropriate for you.

### *What if I have a complaint?*

You have the right to enquire or complain about our services or products.

If you have a complaint about your account (or wish to obtain further information about the status of an existing complaint), please contact the Manager, Customer Care:

By phone: +61 3 99887753 or write to:

By mail: Manager, Customer Care  
Falcon Capital Ltd  
Reply Paid  
Suite 4, Level 13, 350 Collins Street, Melbourne, Vic 3000

By email: [customercare@firstguardiancapital.com](mailto:customercare@firstguardiancapital.com)

If you let us know of any concerns arising from your dealings with us, we can work towards providing suitable resolutions and better service for all clients in the future.

When you get in touch with us, please provide:

- your contact details
- your account number
- a detailed description of the facts surrounding your complaint.

Where possible, concerns will be resolved immediately. If further investigation is required, our Customer Care Team will acknowledge your complaint in writing and will consider and respond to your complaint as quickly as possible. We are required by law to respond to superannuation complaints within 90 days and non- superannuation complaints within 45 days.

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

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

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

Tel: 1800 931 678 (Free call)

Mail: Australian Financial Complaints Authority  
GPO Box 3, Melbourne VIC 3001

### **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)

### *How do I contact you?*

You can contact us by:

- calling our offices on +61 3 99887753
- visiting our website at [www.firstguardiancapital.com](http://www.firstguardiancapital.com)
- emailing us at [customercare@firstguardiancapital.com](mailto:customercare@firstguardiancapital.com)
- writing to us at Reply Paid  
Suite 4, Level 13, 350 Collins Street, Melbourne, Vic 3000

Our registered office is at Level 13, 530 Collins Street, Melbourne VIC 3000.

## CONTACT

### Melbourne Office

Address:  
Level 13, 350 Collins Street,  
Melbourne Vic 3000 Australia

Phone:  
+61 3 9988 7753

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



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