

Financial Services Guide



Introduction

This Financial Services Guide (FSG) is an important document. It is issued by Cache (RE Services) Ltd (ACN 616 465 671, AFSL 494 886) (**CRE**), formerly known as Quay Fund Services Ltd and Cache Investment Management Ltd (ACN 624 306 430, AFSL 514 360) (**CIM**) and is designed to help you decide whether to use the financial services offered by us.

This FSG contains important information about:

- who we are;
- the services and types of products we are authorised to provide;
- how we and others are paid in connection with those products;
- how we deal with privacy;
- how we deal with complaints; and
- how we can be contacted.

About Cache

Cache (RE Services) Ltd (ACN 616 465 671) (**CRE**), formerly known as Quay Fund Services Ltd, holds an Australian Financial Services Licence (AFSL) AFSL No: 494 886 and provides Responsible Entity and Trustee services.

Cache Investment Management Ltd (ACN 624 306 430, AFSL 514 360) (**CIM**) provides fund management and administration services.

References to 'Cache', 'we', 'us' and 'our' refer to each of these entities.

Financial Services offered by Cache

CIM is authorised under its AFSL to offer a range of financial products and services to both retail and wholesale clients. Our AFSL authorises us to provide the following financial services:

- provide financial product advice;
- deal in a financial product, in relation to deposit and payment products, derivatives, foreign exchange contracts, interests in managed investment schemes and securities;
- provide custodial or depository services other than investor directed portfolio services.

CRE is authorised under its AFSL to offer a range of financial products and services to both retail and wholesale clients. Our AFSL authorises us to provide the following financial services:

- provide financial product advice;
- deal in a financial product, in relation to deposit and payment products, derivatives, foreign exchange contracts, interests in managed investment schemes and securities;
- operate registered managed investment schemes which hold derivatives, direct real property and financial assets; and
- provide custodial or depository services other than investor directed portfolio services.

Cache does not provide personal financial advice. Our staff can only provide you with factual information and in some circumstances may provide general financial product advice. Our staff do not

take your personal circumstances into consideration when providing general product advice. If you require personal financial product advice that takes into account your objectives, financial situation and needs, you will need to contact a financial adviser.

Product disclosure statements

When we provide information to you about our financial products, we'll give you a product disclosure statement (**PDS**) or other disclosure document in relation to those products. These documents contain important information about our financial products, including their key benefits, risks, features and fees.

They will help you make an informed decision about our products, so read the relevant PDS or disclosure documents carefully.

How can you conduct business with us?

The PDS for each product outlines its administration procedures and processes. Please refer to the relevant PDS for detailed information on how a product is administered. You can give us instructions online, by email, mail or electronically depending on the nature of the instruction and platform used. Some products may have their own rules about how to provide instructions or carry out certain transactions. Please refer to the relevant PDS for these details.

Digital

We are a largely digital company and we may communicate with you about our products and services in digital form (where possible). By asking us to provide financial services to you (including by applying for a financial product), you agree to receive communications in digital form only.

How are we remunerated for the services we provide?

If you invest in a product or service that we provide, we will receive remuneration in relation to your investment, usually based on the dollar amount you invested in that product or service (e.g., management fees). The fees and costs applicable are outlined in the product disclosure statement for the product. As responsible entity, CRE earns a fee for providing that servicing in addition to the remuneration received for any other support services provided to the specialist investment managers.

What fees or other benefits are received?

Employees of Cache who give you general product advice do not receive specific payments or commissions for the giving of 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 pre-determined objectives. We may provide benefits to financial services intermediaries where the law permits us to do so. If we do, we will provide these benefits from our own resources.

Insurance coverage

Under the Corporations Act 2001 (**Act**) s912B and regulations made under that Act, Cache as the holder of an AFSL is required to have professional indemnity insurance that is adequate having regard to the nature of our business and the potential for compensation claims. Cache has an insurance policy in place which covers professional indemnity, crime and directors & officer's liability insurance. Cache is satisfied with the adequacy of that cover. The cover available to Cache extends to include losses arising from the conduct of former employees or representatives of Cache (which occurred

during their employment with, or service for Cache) as if those persons were still employed by, or were still representatives of, Cache. Senior management reviews the insurance coverage and policies annually.

Related Parties

Potential conflicts may occasionally arise between the interests of investors, ourselves, our related parties or other third parties (including service providers appointed by us). We have statutory and common law fiduciary duties to manage conflicts of interest and act in the best interests of investors, and if there is a conflict, give priority to investors' interests.

We may enter into transactions with, and use the services of, related parties within the Cache Group, for example, for the operation or management of the funds, for which we pay fees. It is our policy to ensure that such arrangements are on arm's length commercial terms. We or any related parties or any director or officer of Cache or its related parties may invest in any managed investment scheme we manage. We may receive fees or derive a profit as issuer of financial products and, where applicable, fees as the investment manager.

Your privacy

We're committed to respecting your privacy. *The Privacy Act 1988* (Cth) regulates how we handle your personal information, including how we collect, disclose and secure it.

In general, we collect your personal information to provide the products and services you request, and efficiently manage and administer those products and services. We may also use your information to provide information about other products and services that we think might interest you and to comply with legislative and regulatory requirements, prevent fraud, crime or other activity that may cause harm in relation to our products or services, and help us run our business.

Your personal information may be provided confidentially to external service providers, including the custodian, auditors, taxation advisers, legal advisers and information technology consultants. It may also be provided to our related companies to assist us with functions relating to managing your account.

Additionally, your personal information will be disclosed if required by law to do so. You have the right not to provide us with any personal information. However, we may not be able to provide the product or services you request.

For more information about how we handle your personal information, how you can access, correct and update your personal information and how we manage privacy related complaints, refer to our Privacy Policy available at [Privacy Policy – Cache Investment Management Ltd.](#)

If you would like a digital copy, please email us at trustee@cacheinvest.com.au and we will send you a copy free of charge.

For complaints concerning privacy matters which have not been resolved to your satisfaction, you can then lodge a complaint with the Office of the Australian Information Commissioner via their online

How we deal with Complaints

We want to ensure you have a good experience with us. If you are dissatisfied or have a complaint, you can lodge a complaint as follows:

Email: trustees@cacheinvest.com.au

Telephone: 1300 122 243

In writing to: 81-83 Campbell Street
Surry Hills NSW 2010

We will acknowledge your complaint within 1 business day and aim to resolve your complaint within 30 days.

You can also lodge a complaint with the Australian Financial Complaints Authority (**AFCA**) (an independent and free dispute resolution body). Before AFCA can investigate the matter, you must have first given us the opportunity to review it.

The contact details for AFCA are:

Australian Financial Complaints Authority

Post: GPO Box 3 Melbourne VIC 3001

Email: info@afca.org.au

Website: afca.org.au

Phone: 1800 931 678 (free call)

In writing: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001.

