

Financial Services Guide

30 September 2021

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

This FSG is provided by FIL Responsible Entity (Australia) Limited ABN 33 148 059 009 AFSL No. 409340 (FREAL, we, us or our) and is an important document that tells you about the financial products and services that we are authorised to provide you under our Australian Financial Services Licence (AFSL). This FSG contains important information about:

- who we are
- the financial services we are authorised to provide
- 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 our dispute resolution procedures
- how we can be contacted

This FSG relates to the financial products and services we offer to retail clients and should assist you in deciding whether to use any of the products and services we offer. When someone gives you advice recommending one of our financial products or offers to sell or issue to you one of our products, you should receive a Product Disclosure Statement ('PDS') relating to that financial product before you acquire it. You should read the PDS carefully as it contains important information regarding the features, benefits, risks and fees applicable to an investment in that financial product to assist you in making an informed decision about the financial product and consult with your licensed financial adviser if required.

2. Who is FREAL?

FREAL is a member of the group of companies known as Fidelity International (Fidelity) which was founded in Bermuda in 1969. FREAL is the responsible entity of the various managed investment schemes we offer to retail clients and is responsible for the financial services we provide to you under our AFSL. FREAL has the power to delegate certain duties and appoint other Fidelity entities to perform tasks and provide services. We are responsible for the services we provide and do not act as the representative of any other licensee.

3. Financial services we are authorised to provide

We are authorised under our AFSL to carry on a financial services business to:

- provide general financial product advice and deal in, amongst other things:
 - interests in managed investment schemes excluding investor directed portfolio services
 - securities
 - derivatives
 - foreign exchange contracts
 - debentures, stocks or bonds issued or proposed to be issued by a government; and
 - deposit and payment products limited to basic deposit products and deposit products other than basic deposit products
- operate registered managed investment schemes which hold derivatives and financial assets

We are authorised to provide financial services to both retail and wholesale clients. We are not authorised under our AFSL to provide personal financial product advice to retail clients (i.e. advice that takes into account your personal financial situation, needs or objectives). If you would like personal advice, you should contact a licensed or other authorised financial adviser. The adviser is obliged to provide you with a Statement of Advice in respect of any personal financial product advice given to you.

4. Remuneration received by us and others for the services provided

If you invest in any of our financial products, we will receive remuneration in the form of a management fee in relation to your investment in that financial product. This remuneration may include management fees which are calculated by reference to your investment in our products. We may also be entitled to recover expenses incurred on behalf of the financial product or service.

We may enter into transactions with FIL Investment Management (Australia) Limited (FIMAL) on arm's length commercial terms for providing investment management services to our products and to other providers of custody and administration services, the cost of which is included in our management fee. In some situations, account fees, other transaction fees, and, where applicable for certain product(s), a performance fee (payable to FIMAL) may apply in addition to our management fee.

The remuneration and costs that we receive in connection with each financial product is set out in the PDS for that financial product.

Our employees, directors and other staff may be paid a salary and may be eligible for bonus payments based on various factors such as performance during the year and in some cases the volume of sales attributable to that person during the year as well as our overall financial performance. There are no commissions or other fees payable directly to directors and staff for any general advice or service delivered.

We do not receive any fees, nor do we charge you additional fees for providing general financial product advice.

Financial advisers may charge you separate fees if they provide advice to you or arrange for you to acquire an investment in any financial products. Details of the fees the adviser charges should be disclosed in a Financial Services Guide and/or Statement of Advice you should receive from the adviser.

We may make payments to certain financial intermediaries, for example reasonable fee for services provided by operators of an Investor Platform (such as an Investor Directed Portfolio Service (IDPS), an IDPS-like scheme, superannuation master trust or superannuation wrap account, nominee or custody service) in certain limited circumstances as permitted under relevant legislation.

If such payments are made, they are payable out of our own resources and are not an additional cost to you.

5. Privacy

The privacy of your personal information is important to us. Any personal information collected will be handled in accordance with our Privacy Policy, which sets out details of how we comply with our legal obligations in the handling of your personal information. A copy of our Privacy Policy can be obtained by visiting our website. Alternatively, you can contact us, and we will provide you with a copy.

6. Compensation and insurance arrangements

We have professional indemnity insurance in place which satisfies the requirements under s912B of the Corporations Act 2001 (the Act). The insurance covers loss or damage that may be suffered by retail clients as a result of us breaching our relevant obligations under Chapter 7 of the Act. The cover extends to all of our representatives (including our employees if any).

7. Complaints handling

We have established procedures to properly consider and address any complaint you may have. If you wish to make a complaint about any of our products or services, please contact us using our contact information set out under the heading 'How you can contact us'. We will aim to acknowledge the complaint within one business day of receiving it, or as soon as practicable. We will endeavour to respond and resolve the complaint within 30 days.

If you are not satisfied with our response to your complaint, you may lodge a written complaint with the Australian Financial Complaint Authority ('AFCA') for an independent review of your matter.

8. AFCA

AFCA is an external dispute resolution body established to assist you to resolve your complaint where you have been unable to do so with us.

Address: GPO Box 3, Melbourne, VIC 3001

Telephone: 1800 931 678

Email: info@afca.org.com.au

Website: www.afca.org.au

However, it is important that you contact us in the first instance so we can endeavour to address your concerns.

9. How you can contact us

You may contact us in writing, by email or by telephone.

FIL Responsible Entity (Australia) Limited
Level 17, 60 Martin Place Sydney NSW 2000.

Client Services team

Investor: 1800 044 922

Adviser: 1800 119 270

Email: auclientservices@fil.com

Mailing address

FIL Responsible Entity (Australia) Limited
PO Box N850, Royal Exchange Sydney NSW 1225

Website: www.fidelity.com.au