

## Financial Services Guide

**Date:** 24 November 2014

**Issued by:** Linear Equity Finance Pty Ltd ABN 163 312 347 (“LEF”)  
Authorised Representative (Number 438802) of  
Linear Asset Management Ltd AFSL 304 542

This Financial Services Guide (FSG) is an important document provided to you by Linear Equity Finance Pty Ltd (“we”, “our”, “us”) which is required by Australian financial services laws. This FSG provides you with information about us and the financial services we provide, to help you decide whether to use our services.

This FSG will help you understand:

- who we are;
- the types of services that we are authorised to provide;
- our responsibilities and the types of advice we can give;
- how you can instruct us;
- how we are remunerated for these services;
- what disclosure documents and statements you will receive;
- what to do if you have a complaint, and how it will be dealt with;
- how we deal with your personal information, and
- how you can contact us.

This FSG only contains general information about the services we offer. If you have any other questions after reading this FSG, please contact us using the details at the end of this document.

## Who are we?

Linear Equity Finance Pty Ltd is a wholly owned subsidiary of Linear Financial Holdings Pty Ltd and an Authorised Representative (number 438802) of Linear Asset Management Limited (AFSL 304 542) ("LAM"). LAM is also a wholly owned subsidiary of Linear Financial Holdings Pty Ltd.

## What services are we authorised to provide?

We are authorised by LAM for only selected financial services activities which relate to arranging Linear Tailored Equity Loans through the Linear Managed Accounts.

These activities include provision of general financial product advice to retail and wholesale clients (as defined in the Corporations Act) and dealing by arranging the issue of interests in managed investment schemes of which LAM acts as the responsible entity. Also dealing by issuing over the counter derivatives for the purpose of arranging hedging, and dealing by arranging securities to arrange the Reference Shares associated with a Linear Tailored Equity Loan.

## What are our responsibilities and what type of advice can we give?

It is not our policy to provide personal advice. It is our policy to only provide general advice and information regarding financial products and services for which we arrange loans. This information or advice does not take into account your particular objectives, financial situation or needs and because of that you should, before acting on the advice, consider the appropriateness of the advice having regard to your objectives, financial situation and needs.

## How do you give us instructions?

Unless otherwise stated, we require you to provide all instructions to us in writing, signed by you. You should review any confirmation or statement we send to you immediately upon receipt to ensure its accuracy and report any discrepancies to us.

## How are we remunerated for the services we provide?

If you invest in a product we provide, we will receive remuneration in relation to your investment in that product. This remuneration may be part of the prepaid interest amount you pay.

Linear Equity Finance is entitled to but currently waives a loan establishment fee. We do not charge any other upfront fees or management fees such as transaction, ongoing, or brokerage costs in relation to your investment, but you may pay these amounts as an investor in the Linear Managed Accounts. In some situations break fees may apply.

You may choose to pay certain amounts to your Adviser as an adviser service fee relating to the advice provided to you about the Linear Tailored Equity Loans. Your adviser is required to set out the remuneration and commissions they receive in the Statement of Advice which they must give to you when providing personal advice.

These financial advisers do not work for us and any commission they receive from us is only as directed by you and paid on your behalf.

## What disclosure documents and statements will you receive?

The only function of Linear Equity Finance Pty Ltd is to provide loans and therefore we issue you the information memorandum and loan agreement to you.

As you are investing in a product for which we arrange a loan (i.e., the Linear Managed Accounts), you will receive a Product Disclosure Statement containing important information to help you make an informed decision about that product.

Even though it is not our policy to provide personal advice, if you do receive personal advice regarding the selection of a product for you, we will, when required to do so under the law, issue you with a Statement of Advice ("SoA"). The SoA will set out the personal advice we have given to you, including any recommendations we offer along with the reasoning behind the recommendation and information about any fees, commissions, associations or relationships which might influence our advice to you.

## What do you do if you have a complaint?

If you wish to make a complaint about the service, we have a formal complaint resolution procedure to ensure that all complaints and enquiries are properly considered and dealt with. If you have an enquiry or complaint, please telephone or email us using the contact details below.

If we receive a complaint from you, our first response will be to contact you to discuss the complaint and to register a formal record of the complaint. We will try to resolve your complaint quickly and fairly. However if you feel our response is not adequate, or if you have not receive a response after 45 days, you can have your complaint reviewed by the Financial Ombudsman Service (FOS), of which our authorising licensee, LAM is a member.

You can write to FOS at:

**Financial Ombudsman Service Limited**  
**GPO Box 3**  
**Melbourne VIC 3001**  
**(Australia) or**

Phone FOS on **1300 78 08 08**.

### **How do we deal with your personal information?**

Privacy laws apply to the handling of personal information. Any personal information we collect about you will be handled in accordance with our Privacy Policy. Our Privacy Policy details how we comply with the requirements of the Privacy Act and can be viewed at <http://linearassetmanagement.com.au/>

or you can contact us and request a copy. Our contact details are listed below.

## How can you contact us?

Telephone  
1300 669 891

Facsimile  
03 9629 2550

Mail  
C/- Linear Asset Management Ltd  
Level 9, 525 Flinders Street  
Melbourne VIC 3000

Email  
[investorsupport@linearam.com.au](mailto:investorsupport@linearam.com.au)