

Financial Services Guide

Date: 21 November 2014

Issued by: Linear Administration Services Pty Ltd ABN 63 163 681 678
Authorised Representative (Number 440581) of Linear Asset
Management Ltd ABN 11 119 757 596 AFSL 304 542

This Financial Services Guide (FSG) is an important document provided to you by Linear Administration Services Pty Ltd (“LAS”, “we”, “our”, “us”) which is required by Australian financial services laws. This FSG provides you with information about LAS and the administration services we are authorised to provide.

This FSG will help you understand:

- who we are and how to contact us;
- the types of financial services we are authorised to provide;
- how we are remunerated for these services;
- our relationships with others and how these could influence the services we provide to you;
- what to do if you have a complaint, and how it will be dealt with, and
- how we deal with your personal information.

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?

LAS is a financial services administrator who provides administration services to you on behalf of a range of other financial services licensees.

LAS is a wholly owned subsidiary of Linear Financial Holdings Pty Ltd and an Authorised Representative (number 440581) of Linear Asset Management Limited (AFSL 304542) (“LAM”). LAM is also a wholly owned subsidiary of Linear Financial Holdings Pty Ltd. LAM, as the entity that authorises LAS, has authorised the distribution of this FSG.

What services are we authorised to provide?

We are authorised by LAM to deal by arranging the issue of financial products under the terms of our written agreement. The kinds of financial products in which we deal is broad but the circumstances are limited. For example, we are likely to arrange for products to be acquired or issued only pursuant to our appointment as administrator by various financial licensees under their instructions.

LAS does not issue any financial products.

LAS is not authorised to provide any financial product advice. Therefore we cannot make any suggestions or recommendations (general or personal) about any of the products or services we describe in this FSG.

How do you give us instructions?

As we generally act on behalf of other financial services licensees, we act on the instructions you provide to them. In some cases we may act on instructions you provide us on their behalf. Unless otherwise agreed, we require all instructions and provide all communications in electronic format through our online portal. From time to time we may write or email you.

You should review any confirmation or statement we provide through the portal (or otherwise) immediately to ensure its accuracy and report any discrepancies to us.

How are we remunerated for the services we provide?

We will receive remuneration from the issuer of the products in which you invest, pursuant to our agreement with the issuer to provide them with administration services.

Generally, our remuneration does not represent an additional cost to you because

we are paid by the product issuer. Our fees as administrator may be charged will depend on the product offered and the transactions involved. You should check the disclosure document for your product to confirm the fees and costs you pay to invest in that product.

Where we arrange an omnibus cash account for a product issuer, we may receive a commission paid directly from the issuer of the cash account. The product disclosure statement for the relevant product sets out details about this commission.

What disclosure documents and statements will you receive?

Our only function is to provide administration services and therefore we will not provide you with any disclosure documents issued by us.

When you invest in a product for which we provide administration services, you will receive a disclosure document (for example, an information memorandum or a product disclosure statement) issued by the product issuer which contains important information to help you make an informed decision about that product.

LAS's relationships

LAS is a sister entity to LAM, the licensed entity that authorises it to provide financial services to act as an administrator to LAM and also to unrelated third party licensees/product issuers.

LAS may be influenced by its relationship with LAM.

However, there are no relationships between LAM and the third party licensees/product issuers which would influence LAS in providing the services described in this FSG.

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, then please telephone or email us using the contact details below.

If we receive a complaint from you, then we will:

- acknowledge the receipt of the complaint;

- assign it to an appropriate person for investigation and resolution; and
- respond to you as quickly as we can.

We will try to resolve your complaint quickly and fairly. If we cannot resolve your complaint immediately then we will keep you informed of our progress towards a resolution. If you feel our response is not adequate, or if you have not received 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?

The privacy of your personal information is important to LAS. We will collect and hold personal information only for the purpose of providing the administration services we are contracted to provide to the product issuers and to you.

LAS complies with the Linear Group Privacy Policy to assist it to comply with the laws that apply to the handling of personal information. 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
Linear Administration Services Pty Ltd
Level 9, 525 Flinders Street
Melbourne VIC 3000

Email
investorsupport@linearam.com.au