

# PERPETUAL GROUP FINANCIAL SERVICES

Financial Services Guide – 1 November 2018

## PERPETUAL GROUP

Issued by:

Perpetual Investment Management Limited (PIML)  
ABN 18 000 866 535 AFSL 234426

Perpetual Trustee Company Limited (PTCo)  
ABN 42 000 001 007 AFSL 236643

Perpetual Trust Services Limited (PTSL)  
ABN 48 000 142 049 AFSL 236648

Perpetual Superannuation Limited (PSL)  
ABN 84 008 416 831 AFSL 225246 RSE L0003315

The Trust Company (RE Services) Limited (TTCRE)  
ABN 45 003 278 831 AFSL 235150

## ABOUT THIS DOCUMENT

This Financial Services Guide (FSG) is an important document, which we are required to give to retail clients in accordance with our relevant Australian Financial Services Licence (AFSL). It provides you with information about the companies within the Perpetual Group (which means Perpetual Limited ABN 86 000 431 827 and its subsidiaries) that hold an AFSL for financial services relating to retail (and wholesale) clients, being the joint issuers of this FSG collectively referred to herein as 'Perpetual', 'we', 'us' or 'our'.

This FSG will help you understand the financial services that we each provide and to determine whether or not you should use them. It includes details about:

- how we can be contacted
- the financial services we are authorised to provide
- how we are remunerated
- our internal and external dispute resolution procedures and how you can access them.

## OTHER DOCUMENTS YOU MAY RECEIVE

Before you can invest in one of our financial products you will receive a **Product Disclosure Statement (PDS)** or offer document containing information about the particular product to help you make an informed decision about that particular product.

If you are a retail client and receive personal financial product advice from us or from one of our representatives, you will be given a **Statement of Advice (SoA)**. Personal financial product advice is advice that takes into account one or more of your financial objectives, your financial situation and your financial needs. The SoA will contain the advice, the basis on which the advice is given and information about fees, commissions and any associations which may have influenced the advice.

The information contained in this FSG is general information only and has been prepared without taking into account any particular person's needs or objectives. Perpetual provides no warranty regarding the suitability of any of the services described in this FSG for any person.

## CONTACT DETAILS

### WEBSITE

[www.perpetual.com.au](http://www.perpetual.com.au)

### EMAIL

[investments@perpetual.com.au](mailto:investments@perpetual.com.au)

### PHONE

During business hours (Sydney time)  
1800 022 033

### POSTAL ADDRESS

GPO Box 4171, Sydney NSW 2001

## STATE OFFICES OF THE PERPETUAL GROUP

### Australian Capital Territory

Level 6, 10 Rudd Street  
Canberra ACT 2601

### New South Wales (also registered company office)

Angel Place  
Level 18, 123 Pitt Street  
Sydney NSW 2000

### Queensland

Central Plaza 1  
Level 15, 345 Queen Street  
Brisbane QLD 4000

### South Australia

Level 11, 101 Grenfell Street  
Adelaide SA 5000

### Victoria

Rialto South Tower  
Level 29, 525 Collins Street  
Melbourne VIC 3000

### Western Australia

Exchange Tower  
Level 29, 2 The Esplanade  
Perth WA 6000

## ABOUT PERPETUAL

The Perpetual Group is one of Australia's most respected financial services institutions, providing a broad range of services to individuals and corporations, and has been in operation for over 130 years.

Perpetual 

## FINANCIAL SERVICES PROVIDED

The financial services that we are authorised to provide to both retail and wholesale clients under the relevant AFSL are shown in the following table. When providing these financial services, each company acts on its own behalf.

FINANCIAL SERVICE	PIML 234426	PTCo 236643	PTSL 236648	PSL 225246	TTCRE 235150
<b>PROVIDE GENERAL FINANCIAL PRODUCT ADVICE</b>					
Managed investment schemes – excluding investor directed portfolio services (IDPS)			•		
Own managed investment schemes only	•				
Superannuation	•			•	
<b>PROVIDE FINANCIAL PRODUCT ADVICE</b>					
Deposit and payment products – basic and non-basic		•			•
Derivatives		•			
Foreign exchange contracts		•			
General insurance products		•			
Government debentures, stocks or bonds		•			•
Life products (investment and life risk)		•			
Interests in managed investment schemes – including IDPS		•			•
Interests in managed investment schemes but limited to managed discretionary account (MDA) services		•			
Retirement savings account products		•			•
Securities		•			•
Standard margin lending facility		•			
Superannuation		•			•
Miscellaneous financial investment products limited to MDA services		•			
<b>DEAL IN A FINANCIAL PRODUCT – ISSUE, APPLY FOR, ACQUIRE, VARY OR DISPOSE OF A FINANCIAL PRODUCT</b>					
Deposit and payment products – basic and non-basic		•			
Derivatives	•	•	•		•
Foreign exchange contracts		•	•		•
Government debentures, stocks or bonds		•			
Life products (investment and life risk)		•			
Interests in managed investment schemes – including IDPS		•			• <sup>2</sup>
Interests in managed investment schemes but limited to MDA services		•			
Managed investment schemes – excluding IDPS			•		
Own managed investment schemes only	•				
Retirement savings account products		•			
Securities		•			
Superannuation	•	•	•	•	
Miscellaneous financial investment products limited to MDA services		•			
<b>DEAL IN A FINANCIAL PRODUCT – APPLY FOR, ACQUIRE, VARY OR DISPOSE OF A FINANCIAL PRODUCT ON BEHALF OF ANOTHER PERSON</b>					
Deposit and payment products – basic and non-basic	•	•	•		•
Derivatives	•	•	•		•
Foreign exchange contracts	•	•	•		•
General insurance products		•			•
Government debentures, stocks or bonds	•	•	•		•
Life products (investment and life risk)		•		•	
Interests in managed investment schemes – including IDPS		•			• <sup>2</sup>
Interests in managed investment schemes but limited to MDA services		•			

FINANCIAL SERVICE	PIML 234426	PTCo 236643	PTSL 236648	PSL 225246	TTCRE 235150
<b>DEAL IN A FINANCIAL PRODUCT – APPLY FOR, ACQUIRE, VARY OR DISPOSE OF A FINANCIAL PRODUCT ON BEHALF OF ANOTHER PERSON (CONTINUED)</b>					
Managed investment schemes – excluding IDPS	•		•		
Retirement savings account products		•			•
Securities	•	•	•		•
Standard margin lending facility		•			
Superannuation	•	•	•		•
Carbon units					•
Australian carbon credit units					•
Eligible international emissions units					•
Miscellaneous financial investment products limited to MDA services		•			
<b>DEAL IN A FINANCIAL PRODUCT – UNDERWRITE</b>					
Interests in managed investment schemes	•		•		
An issue of securities	•				
<b>OPERATE THE FOLLOWING KINDS OF REGISTERED MANAGED INVESTMENT SCHEMES AS RESPONSIBLE ENTITY</b>					
Schemes only holding derivatives, direct real property <sup>1</sup> , financial assets and mortgages	•		•		•
IDPS-like schemes					•
<b>PROVIDE A CUSTODIAL OR DEPOSITORY SERVICE</b>					
Operate an IDPS		•			
Non IDPS	•	•	•		
<b>PROVIDE TRADITIONAL TRUSTEE COMPANY SERVICES</b>					
		•			

1 PTSL and TTCRE only.

2 The IDPS known as 'Permanent Private Client Services' only.

## REMUNERATION FOR THE FINANCIAL SERVICES WE PROVIDE

Any general financial product advice provided by us is free of charge.

If you receive personal financial product advice, either from us or your financial adviser, you may be charged fees for the provision of this advice. These fees will be set out in the separate FSG and/or SoA you will receive from us or your financial adviser.

### PERPETUAL ADVISERS

Our employees who give you advice do not receive specific payments or commissions in relation to the underlying financial products. These employees receive salaries, bonuses and other benefits from us. The amount of bonuses and other benefits which employees may be entitled to will depend on various factors, such as the performance of that person during the year and in some cases the volume of advice related revenue attributable to that person during the year (as permitted by law), as well as our overall financial performance. Further information about these bonuses and other benefits will be set out in the FSG and/or SoA that we will give you at the time we or our employees provide you with such advice.

### OTHER ADVISERS

You may receive advice about our products and services from financial advisers who do not work for us. These advisers may receive remuneration from us if you buy our product (as permitted by law). Your adviser is required to set out the remuneration they receive in the FSG and/or SoA that they must give to you.

### PRODUCT PROVIDERS

If you invest in a product or service that we provide, as the product issuer or operator we will receive remuneration in relation to your investment, usually based on the dollar amount you invested in that product or service (eg management/investment fees). The fees and costs applicable to the products and services we offer are set out in the relevant PDS or offer document for the product or service.

You may request further details in relation to the remuneration (including commissions) or other benefits we and other members of the Perpetual Group may receive in connection with the services we provide, but you must make this request within a reasonable time after you receive this FSG and before we provide financial services described in this FSG to you.

### THIRD PARTIES

In some cases, we may pay commissions or provide other benefits to third parties for referring clients to us (where allowed by law). Details of any remuneration they receive must be provided to you by the referrer.

## ADDITIONAL INFORMATION

### PROVIDING INSTRUCTIONS TO US

Unless otherwise stated in the relevant PDS or offer document, we require that you provide all instructions to us in writing, signed by you. Where those instructions are of a purely administrative nature, we will act in accordance with those instructions. Otherwise, we will consider those instructions in accordance with our legal obligations.

### YOUR PRIVACY

Any personal information collected from you is used by us to provide financial services to you and comply with any relevant laws. If you do not provide your relevant personal information, we may not be able to provide the applicable financial service(s) to you. In some circumstances we may disclose your personal information to Perpetual's related entities or service providers that perform a range of services on our behalf and which may be located overseas.

Privacy laws apply to our handling of personal information and we will collect, use and disclose your personal information in accordance with the Perpetual Group privacy policy, which includes details about the following matters:

- the kinds of personal information collected and held
- how personal information is collected and held
- the purposes for which personal information is collected, held, used and disclosed
- the types of entities we usually disclose personal information to and the countries where they are likely to be located if it is practicable for us to specify those countries
- how you may access personal information held about you and seek correction of such information (note that exceptions apply in some circumstances)
- how you may complain about a breach of the Australian Privacy Principles (APP), or a registered APP code (if any) that binds us, and how we will deal with such a complaint.

The Perpetual Group privacy policy is publicly available at [www.perpetual.com.au](http://www.perpetual.com.au) or you can obtain a copy free of charge by contacting us.

### PROFESSIONAL INDEMNITY INSURANCE

Perpetual Limited holds a professional indemnity insurance policy, which satisfies the requirements for compensation arrangements under section 912B of the Corporations Act. Subject to its terms and conditions, the policy provides cover for civil liability resulting from third party claims concerning the professional services provided by Perpetual Limited, its subsidiaries and its employees and representatives. This policy covers professional services provided by employees and representatives of Perpetual Limited and its subsidiaries while they are in our employ, even where that employee or representative has subsequently left our employ.

## COMPLAINTS

If you have a complaint about the service provided, you should take the following steps:

1. Please contact the Complaints Officer on 1800 022 033 or put your complaint in writing and send it to:

Complaints Officer, Perpetual  
GPO Box 4171  
Sydney NSW 2001

We will acknowledge any complaint within five business days and make every effort to resolve the issue within 30 days of receipt.

2. If:
  - you do not get a satisfactory outcome or
  - your complaint relates to superannuation or traditional trustee company services and remains unresolved after 90 days or
  - otherwise your complaint remains unresolved after 45 days,you can contact the Australian Financial Complaints Authority.

### AUSTRALIAN FINANCIAL COMPLAINTS AUTHORITY

The Australian Financial Complaints Authority (AFCA), of which we are a member, is the external dispute resolution scheme established by the Commonwealth Government to deal with complaints from consumers in the financial system. AFCA provides a **free** service for consumers.

Contact details for AFCA are as follows:

Phone	1800 931 678
Email	<a href="mailto:info@afca.org.au">info@afca.org.au</a>
Website	<a href="http://www.afca.org.au">www.afca.org.au</a>
Postal address	Australian Financial Complaints Authority GPO Box 3, Melbourne VIC 3001

### AUSTRALIAN SECURITIES AND INVESTMENTS COMMISSION

You can also contact the Australian Securities and Investments Commission (ASIC) on 1300 300 630 to make a complaint and to obtain further information about your rights.