



Financial Services Guide

Macquarie Investment Management Limited

About this document

This Financial Services Guide (FSG) is an important document in which we (Macquarie Investment Management Limited – referred to throughout this FSG as MIML, we, us, our) outline:

- who we are and how we can be contacted
- what services and types of products we are authorised to provide to you
- how we (and any other relevant parties) are remunerated
- potential conflicts of interest
- how complaints are dealt with.

This FSG should assist you in deciding whether to use any of our products or services. If you choose to use any of our products and services you may also receive other documents, such as an offer document or Product Disclosure Statement (PDS) about those products or services, which you should read carefully.

A PDS is a document (or group of documents) that describes a financial product. A PDS (or other offer document) contains important information to assist you to make a decision about the product it describes. You should receive and review the PDS (or other offer document) produced by us before you make an investment decision about our products and services.

Information about Macquarie Investment Management Limited

Macquarie Investment Management Limited (ABN 66 002 867 003) is part of the Macquarie Group of companies and is associated with other Macquarie entities that issue financial products.

Members of the Macquarie Group (including MIML) or their associates, officers or employees (Macquarie Members) may have interests in particular financial products by acting in various roles including as investment banker, underwriter or dealer, holder of principal positions, broker, lender or adviser in respect of that financial product.

In addition, Macquarie Members may buy or sell the financial products as principal or agent and may receive fees, brokerage or commissions for acting in the various capacities set out above.

Macquarie Investment Management Limited is a Responsible Entity for Managed Investment Schemes (including managed accounts), the operator of the Macquarie Wrap Investor Directed Portfolio Service and Trustee for Macquarie Superannuation Plan RSE R1004496, Macquarie ADF Superannuation Fund RSE R1004502, and Definitive Superannuation Plan RSE R1072839.

The Macquarie Members that MIML is associated with include:

- Macquarie Equities Limited ABN 41 002 574 923 (MEL)
- Macquarie Bank Limited ABN 46 008 583 542 (MBL)
- Macquarie Financial Products Management Limited ABN 38 095 135 694 (MFPM)
- Macquarie Mortgages Pty Limited ABN 23 057 760 175 (MMPL)
- Macquarie Life Limited ABN 56 003 963 773 (MLL)
- Macquarie Securities (Australia) Limited ABN 58 002 832 126 (MSAL)
- Bond Street Custodians Ltd ABN 57 008 607 065 AFSL 237489 (BSCL)
- Macquarie Investment Management Australia Limited ABN 55 092 552 611 (MIMAL)
- Macquarie Investment Management Global Limited ABN 90 086 159 060 (MIMGL).

Our financial products and services

Macquarie Investment Management Limited is authorised to offer a range of financial products and services. Specifically, we are authorised to:

- offer financial product advice and deal in a broad range of financial products, including:
 - deposit and payment products
 - derivatives
 - foreign exchange contracts
 - debentures, stocks or bonds issued or proposed to be issued by a government
 - life products (including investment life insurance products and life risk insurance products)
 - interests in managed investment schemes, including investor directed portfolio services (IDPS)
 - securities
 - superannuation
 - managed investment warrants
- operate registered managed investment schemes, which hold financial assets and derivatives
- provide custodial or depository services in relation to an investor directed portfolio service.

You can usually give us instructions via your nominated representative (for example, your adviser) by telephone, mail, email, fax or via our website. There may be special instruction arrangements for some products and services, details of which will be explained in the relevant PDS or offer document.

How to contact us

You can contact us by:

1. speaking to your nominated representative (for example, your adviser)
2. calling us on 1800 806 310
3. visiting our website at [macquarie.com.au/personal](https://www.macquarie.com.au/personal)
4. writing to us at:

Macquarie Investment Management Limited
GPO Box 2520
Sydney NSW 2001.

How we are paid

We may charge fees for services and products we provide. These fees may be charged in various ways, including:

- asset based fees
- administration fees
- brokerage on trades
- subscription or service fees
- management fees
- other benefits that are paid with your consent.

If you invest in a product we provide or on which we have advised you, MIML will receive remuneration in relation to your investment in that product, which may be based on the value of your holdings where permitted by law. This remuneration may include upfront fees and management fees (which includes transaction, ongoing and if applicable any borrowing costs), brokerage or advisory fees. In some situations exit fees, account fees and transaction fees may apply.

The remuneration we will receive for the products we offer will be set out in the PDS (or other offer document) for that particular product. Any financial product advice provided by us is free of charge.

When we advise you about products offered by another member of Macquarie Group and you acquire that product, then that member may receive remuneration. We may also where permitted by law receive benefits.

You will be issued with a tax invoice for any services we provide.

We maintain a register that details any material alternative forms of remuneration that we pay to distributors of our products, or receive from providers of products that are available through us.

The register is publicly available and you can obtain a copy by contacting our client contact centre.

If you would like further information regarding the remuneration we receive, you can request this by contacting us.

Remuneration or other benefits received by Macquarie staff

Our employees and directors receive salaries, bonuses, commissions and other benefits from us where permitted by law.

How we pay people who refer business to us

If, subject to law, we pay a fee or commission in relation to a referral, we will make a separate disclosure to you.

How we pay people who offer our products and services

You may receive advice in relation to the products and services we offer from financial advisers who do not work for MIML.

These advisers may receive benefits from us. The adviser's remuneration from MIML is included in the fees you pay when investing in our products.

In certain circumstances, your adviser is required to issue you with an annual Fee Disclosure Statement, which will show:

- the fees you paid
- the services your adviser provided, and
- the services that you were entitled to receive.

Your adviser is also required to tell you about remuneration and other benefits they receive from us in the Statement of Advice (SoA) they must give to you when providing personal advice.

Your privacy

At Macquarie, the privacy of your personal information is important to us. Any personal information we collect will be handled in accordance with our Privacy Policy. Our Privacy Policy details how we comply with the requirements of the *Privacy Act 1988* (Cth) in the handling of your personal information.

If you would like a copy of the information we hold, please do not hesitate to contact us.

Compensation arrangements

Macquarie Group Limited, on behalf of MIML holds a professional indemnity insurance policy which satisfies the regulatory requirements for compensation arrangements under section 912B of the *Corporations Act 2001* (Cth). Subject to the terms and conditions, the arrangements provide cover for civil liability resulting from third party claims concerning the professional services provided by MIML and its employees and representatives.

This insurance arrangement continues to provide coverage for past employees and representatives in respect of professional services performed while engaged by MIML.

How we handle complaints

We are committed to providing our clients with premium products and services. If you're unhappy with our products or our service, we would like you to tell us about it and let us know how you think we can fix it.

If you have a complaint about the service provided to you, please contact:

- your nominated representative (for example, your adviser) or
- Client Services on 1800 806 310.

Alternatively, if you prefer to submit a written complaint, please do so to:

The Complaints Manager

Macquarie Investment Management Limited
GPO Box 2520
Sydney NSW 2001.

We will assess your complaint and advise you of the outcome, either by telephone or in writing.

On the occasion when our clients are not satisfied with our handling of a matter, they have the option to request their complaint to be reviewed free of charge by either the Customer Advocate or contact an external dispute resolution scheme.

If your complaint relates to your investment platform with Macquarie, and you are not satisfied with our response after 45 days, you may lodge a dispute with the Financial Ombudsman Service (FOS). MIML is a member of FOS, an independent external dispute resolution scheme.

The Customer Advocate's role, should you decide to pursue this avenue, is to review the reasonableness and fairness of the outcome of your complaint.

You may contact our Customer Advocate via the following:

The Customer Advocate

Macquarie Bank Limited
GPO Box 4294
Sydney NSW 1164
Tel: 1800 898 307
Email: customeradvocate@macquarie.com

You can contact FOS via the following, quoting membership number 10635:

Financial Ombudsman Service Australia

GPO Box 3, Melbourne VIC 3001

Tel: 1800 367 287
Email: info@fos.org.au
Fax: (03) 9613 6399
Website: fos.org.au

If your complaint relates to a superannuation product, and if you are not satisfied with our response after 90 days, you may wish to refer the matter to the Superannuation Complaints Tribunal (SCT), an independent body set up by the Federal Government to review trustee decisions relating to individual members.

You can contact SCT via the following:

Superannuation Complaints Tribunal

Locked Bag 3060 Melbourne VIC 3001

Tel: 1300 884 114
Fax: (03) 8635 5588
Website: sct.gov.au

Please see SCT's website for more information regarding the SCT and the types of complaints that it is able to accept.

From 1 November 2018, the Australian Financial Complaints Authority (AFCA) replaces the FOS and SCT as the external dispute resolution scheme. Prior to this date, you should contact FOS or SCT for any complaints.

You may lodge a complaint with the AFCA if:

- your complaint relates to an investment platform and you are not satisfied with our response after 45 days, or
- your complaint relates to a superannuation product and you are not satisfied with our response after 90 days.

MIML is a member of AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

You can contact AFCA via the following, quoting membership number 10635:

Australian Financial Complaints Authority

GPO Box 3, Melbourne VIC 3001

Tel: 1800 931 678 (free call)
Email: info@afca.org.au
Website: www.afca.org.au