

Financial Services Guide

Ironbark Asset Management Pty Ltd

Dated: 1 November 2018

Entity

Ironbark Asset Management Pty Ltd
 ABN 53 136 679 420 AFSL 341020
 Level 13, 1 Margaret St, Sydney NSW 2000

Contact details

If you have an enquiry or would like more information about Ironbark Asset Management Pty Ltd, you can speak to an Ironbark representative between 9.00am and 5.30pm (Sydney time), Monday to Friday (excluding public and bank holidays in NSW).

Ironbark Client Services:



Phone: 1800 034 402



Email: client.services@ironbarkam.com



Website: www.ironbarkam.com

Write to us at Level 13, 1 Margaret Street, Sydney NSW 2000

About this document

This Financial Services Guide ('FSG') is issued by Ironbark Asset Management Pty Ltd ('Ironbark', 'we', 'our' 'us'). It is an important document that we are required to provide to you under the terms of our Australian financial services licence ('AFSL'). It provides important information to help you decide whether to use the financial services we are authorised to provide. This FSG outlines who we are and the types of services and products that we offer. It also explains how we are remunerated for these services and includes details of our complaints handling procedure and privacy policy.

About Ironbark

Ironbark is a provider of asset management solutions. Ironbark seeks to build investment solutions that are relevant and meet the needs of its distributors and investors. To achieve this, Ironbark invests in quality people to deliver the highest services standards.

Through our strategic partnerships with international and Australian fund managers, Ironbark provides investment solutions across a diverse range of asset classes including Australian and international securities, alternative investments, domestic and global property securities and fixed interest securities.

Our financial services

Ironbark acts on its own behalf as a financial services licensee. Our AFSL authorises us to carry on the following financial services in respect of the following financial products to retail and wholesale clients:

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| Provide general financial product advice for: | <ul style="list-style-type: none"> • Deposit and payment products • Derivatives • Foreign exchange contracts • Government debentures, stocks or bonds • Interests in managed investments schemes excluding investor directed portfolio services • Securities |
| Deal in a financial product by issuing, applying for, acquiring, varying or disposing: | <ul style="list-style-type: none"> • Derivatives • Foreign exchange contracts |
| Deal in a financial product by arranging for another person to issue, apply for, acquire, vary or dispose: | <ul style="list-style-type: none"> • Securities • Interests in managed investments schemes excluding investor directed portfolio services |
| Deal in a financial product by applying for, acquiring, varying or disposing on behalf of another person: | <ul style="list-style-type: none"> • Deposit and payment products • Derivatives • Foreign exchange contracts • Government debentures, stocks or bonds • Interests in managed investments schemes excluding investor directed portfolio services • Securities |

Other documents you may receive

Product Disclosure Statement

Before you can acquire one of our products, you will receive a Product Disclosure Statement ('PDS'). The PDS contains important information about the product you are considering investing in and will help you make an informed decision about whether or not to acquire the product.

The PDS contains information such as:

- Benefits and risks involved in acquiring the product
- Fees and charges applicable
- Characteristics and features of the product
- Potential taxation implications
- Dispute resolution
- Any cooling-off rights

Any instructions you may wish to provide in relation to our financial products must be in writing as set out in the relevant PDS. Please read the PDS carefully. You can download a copy of the relevant PDS from our website or contact our Client Services team who will be able to assist you further.

When providing financial services under our AFSL, Ironbark acts for itself and its product issuer clients in the provision of advisory and investment management services.

Statement of Advice

Our staff can only provide you with factual information and in some circumstances may provide general financial product advice, as per our AFSL authorisation. We are unable to provide you with any personal advice. This means that your objectives, financial situation or needs will not be taken into account and accordingly a Statement of Advice will not be provided. If you require financial advice you will need to contact an authorised financial adviser, who could prepare a Statement of Advice setting out that advice and the reasons for that advice and other information including the adviser's remuneration. We do not warrant the suitability of any of the products or services described in this FSG.

How we are remunerated for the services provided

Ironbark does not charge any fees for the provision of general advice or other information concerning the financial products issued by Ironbark. Ironbark does not receive any commission from any third parties for the provision of general advice.

If you invest in a financial product distributed by Ironbark but issued by a third party, the product issuer will receive remuneration in relation to your investment in that product. This remuneration may include investment management fees, responsible entity costs, expense recoveries and incentive fees. The fees we receive vary across our financial products and details of the relevant fees are set out in the PDS for that particular product.

Where our financial products invest into an underlying fund managed or operated by Ironbark or a related party of Ironbark, Ironbark shares a proportion of its management fees and incentive fees (where relevant) with the manager of the underlying fund. There is no additional fee payable in respect of our product. Similar arrangements are in place between Ironbark and the manager of underlying funds, regardless of whether the manager of the underlying fund is a related party of Ironbark.

Where Ironbark acts on behalf of a third party product issuer,

Ironbark is remunerated by receiving a percentage share of the management and/or incentive fees for the product and there is no additional costs to investors.

You may request further particulars about our remuneration and any other benefits by contacting us.

You may receive advice about our financial products and services from an adviser who is a representative of another licensee. These advisers may receive remuneration including fees, commissions and/or other benefits from us if you invest in one of our products. Your adviser will disclose all remuneration details in a Statement of Advice that they are required to give to you when providing personal financial advice.

Our employees

Our employees are remunerated by salary and do not receive any commissions. They may be eligible for a bonus payment, which is discretionary and based on performance.

Relationships and associations

Ironbark is an independently owned company. The products distributed by Ironbark may be offered by an Ironbark-owned company or an external provider. From time to time Ironbark may engage the services of third parties to enable us to provide the financial services described in this FSG. The costs of providing these services will be paid by Ironbark from the fees that are received and not separately remunerated by you.

How to give instructions

Unless otherwise stated in the relevant PDS, it is required that you provide all instructions regarding your investment in writing, signed by you. Please refer to the relevant PDS for alternative means of providing instructions, if applicable.

Compensation

We have an insurance policy in place which satisfies the requirements of section 912B of the *Corporations Act 2001*. Subject to its terms and conditions, the policy provides cover for losses incurred by a client arising from the provisional services provided by Ironbark and its representatives even after they have ceased to work for us.

Privacy

The privacy of your personal information is important to us. We have developed a Privacy Policy to ensure your personal information remains protected. Any personal information collected will be handled in accordance with our policy. A copy of the Privacy Policy may be obtained by contacting us directly or visiting our website at www.ironbarkam.com.

Complaints

Ironbark has an internal complaints handling procedure in place. Complaints may be received either verbally or in writing (letter, email or fax) as follows:

Address: Ironbark Asset Management Pty Ltd
Level 13, 1 Margaret Street,
Sydney NSW 2000
Phone: 1800 034 402
Email: Client.Services@ironbarkam.com

Ironbark will acknowledge your complaint and we will use reasonable endeavours to resolve your complaint within 45 days.

If you are not satisfied with our response or how we handled the complaint or failed to provide you with a response within 45 days you may refer your complaint to an external dispute resolution service. Ironbark is a member of the Australian Financial Complaints Authority ('AFCA'). AFCA will independently review your complaint.

Address: Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001
Phone: 1800 931 678
(9.00 am to 5.00 pm AEST weekdays)
Email: info@afca.org.au
Website: www.afca.org.au