

# General financial product advice

## Financial Services Guide

### About this document

This Financial Services Guide (FSG) is an important document, which we are required to give you in accordance with our Australian Financial Services Licence (AFSL). It provides you with information about Perpetual Investment Management Limited (PIML) (referred to in this FSG as 'Perpetual', 'we', 'us' or 'our') and the financial services that we provide.

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

- 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
- how we can be contacted.

#### Product disclosure statements

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

You should carefully consider the PDS for the relevant product before deciding whether to invest. For further information, or a copy of the PDS for any of our products, please contact us.

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

### About Perpetual

PIML is a wholly owned subsidiary of Perpetual Limited ABN 86 000 431 827 and part of the Perpetual Group.

PIML is the responsible entity of its registered managed investment schemes referred to in this FSG as 'Funds'.

Under its respective AFSL, PIML is licensed to:

- provide general financial product advice in relation to its respective Funds
- deal in certain financial products.
- provide general financial product advice in relation to superannuation funds
- operate registered managed investment schemes, which hold derivatives, financial assets and mortgages
- provide custodial or depository services, other than investor directed portfolio services.

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Issued by Perpetual Investment Management Limited  
ABN 18 000 866 535 AFSL 234426

Perpetual 

## Financial services provided

Perpetual will provide only general financial product advice in relation to its respective Funds.

We act for ourselves in providing any general financial product advice to you. We do not act as a representative of any other licensee in relation to this financial service.

**PIML is not authorised under its AFSL to provide you with personal financial product advice. We will only provide you with factual information or general advice regarding certain financial products.**

In providing information we do not take into account your particular objectives, financial situation or needs. You should consult an independent financial adviser to help you form your own opinion on this information, and on whether a particular product is suitable for your individual needs and goals as an investor.

## Associations or relationships with financial product providers

Other related entities provide various financial products and services, the details of which (including fees, costs and remuneration) are contained in the relevant PDS, other offer document or FSG issued by the relevant company.

## Remuneration for the financial services we provide

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

If you invest in a product or service that we provide, 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.

## Additional information

### Providing instructions to us

Unless otherwise stated in the relevant PDS, 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, as responsible entity 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.

Australian privacy laws apply to our handling of personal information and we will collect, use and disclose your personal information in accordance with its 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.

Our 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 one of the following steps:

1. Contact us on 1800 022 033 and tell us about your complaint.
2. Email your complaint to [Mycomplaint@perpetual.com.au](mailto:Mycomplaint@perpetual.com.au).
3. Complete our online complaints submission form available at [www.perpetual.com.au/privacy-policy/making-a-complaint](http://www.perpetual.com.au/privacy-policy/making-a-complaint).
4. Put your complaint in writing and mail it to:  
Complaints Officer, Perpetual  
GPO Box 4171, Sydney NSW 2001

We will endeavour to respond to your complaint fairly and as quickly as we can and by no later than the maximum response timeframe of 30 days. If we have not had a reasonable opportunity to respond to your complaint before the maximum response timeframe ends, we will write to you to let you know.

If, before the maximum response timeframe for your complaint has passed, you don't feel as though your concerns are being heard or have received our response and are not satisfied with the resolution that has been proposed, our Client Advocacy Team may be able to assist you. Please see [www.perpetual.com.au/about/client-advocacy](http://www.perpetual.com.au/about/client-advocacy) for information on how to get in touch with our Client Advocacy Team members.

If, at any time you are not satisfied with our response to your complaint, any aspect of our complaints handling process or if you have not received a response within the maximum response timeframe, the Australian Financial Complaints Authority (AFCA) might be able to assist you.

## Australian Financial Complaints Authority

We are members of the AFCA external dispute resolution scheme.

AFCA has been established by the Commonwealth Government to provide consumers and small businesses with a free and independent dispute resolution service for complaints about financial firms.

Time limits may apply to complain to AFCA and so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires. Other limits may also apply.

You can lodge a complaint with AFCA by:

1. using their online portal available at [www.afca.org.au/make-a-complaint](http://www.afca.org.au/make-a-complaint)
2. email addressed to [info@afca.org.au](mailto:info@afca.org.au)
3. calling 1800 931 678 (free call)
4. mail addressed to:  
Australian Financial Complaints Authority  
GPO Box 3  
Melbourne VIC 3001

## Contact details

**Website** [www.perpetual.com.au](http://www.perpetual.com.au)  
**Email** [investments@perpetual.com.au](mailto:investments@perpetual.com.au)  
**Phone** 1800 022 033  
During business hours (Sydney time)  
**Mail** GPO Box 4171,  
Sydney NSW 2001