

# Financial Services Guide

## Macquarie Investment Management Limited

AFSL: 237492

### About this document

This Financial Services Guide (FSG) is an important document in which we, Macquarie Investment Management Limited ABN 66 002 867 003, AFSL 237492 (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 a disclosure 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 disclosure 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 disclosure document) produced by us before you make an investment decision about our products and services.

### Information about Macquarie Investment Management Limited

MIML 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 other remuneration for acting in the various capacities set out above.

MIML is the operator of the Macquarie Wrap Investor Directed Portfolio Service and Trustee for Macquarie Superannuation Plan RSE R1004496.

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 Investment Services Limited ABN 73 071 745 401 (MISL)
- Macquarie Financial Products Management Limited ABN 38 095 135 694 (MFPML)
- 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

MIML is authorised under its AFSL to offer a range of financial products and services. The types of services which we provide (or are likely to provide) and the products to which those services relate include:

- dealing 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
- operating an investor directed portfolio service
- providing a superannuation trustee service.

## How to contact us

You can contact us by:

1. speaking to your nominated representative (for example, your adviser)
2. calling us on 1800 025 063
3. chatting with us online. If you're an adviser, please contact us via live chat in Adviser Online. If you're a client, please contact us via live chat in Macquarie Online

## 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 we deal in a financial product for you, where permitted by law, MIML will receive remuneration in relation to your investment in that product, which may be based on the value of your holdings. This remuneration may include upfront fees, administration and management fees and costs (which includes transaction and ongoing costs where applicable), and brokerage. In some situations, account fees and transaction fees may apply.

The remuneration we receive for the products we offer will be set out in the PDS (or other disclosure documents) for that particular product. Some product issuers may pay us remuneration for the services that we provide where this is permitted by law. We may also receive rebates or other amounts from fund managers or product issuers where permitted by law. Where we receive rebate payments, they are passed on in full where you had a holding in a product that has paid us a rebate, and your account remains active at the time we make the payment. The amount we pass on to you will be pro-rated, taking into account the value of your investment in, and time you held, the relevant product. Any financial product advice provided by us will be general advice only and is free of charge.

When we provide you with financial services in relation to products offered by another member of Macquarie Group and you acquire that product, then that member may receive remuneration. We may also receive remuneration or other benefits where permitted by law.

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 and other remuneration and 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 give a benefit 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 advisers who are not part of the Macquarie Group.

With your authority, we may pay your adviser the advice fees which you have agreed with them from your account. Where there is an ongoing advice fee paid, your adviser may be required to issue you with an annual Fee Disclosure Statement, which will show, amongst other things:

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

As required by law, your adviser must obtain your consent to deduct ongoing advice fees from the investment and superannuation products you hold with us on a periodic basis. Your adviser must also obtain your consent to deduct any one-off advice fees or monthly advice fees payable for a period of less than 12 months from the superannuation products you hold with us.

Your adviser is also required to tell you about remuneration they receive from us in any Statement of Advice (SoA) they 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. The Privacy Policy can be found via [macquarie.com.au/privacy-and-cookies](https://www.macquarie.com.au/privacy-and-cookies).

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
- our Client Care team via our website  
[www.macquarie.com.au/feedback-and-complaints](https://www.macquarie.com.au/feedback-and-complaints)

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

**The Complaints Officer**  
Macquarie Wrap  
GPO Box 4045  
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 an external dispute resolution scheme.

MIML is a member of the Australian Financial Complaints Authority (AFCA). You may lodge a complaint with the AFCA if:

- your complaint relates to the Macquarie Wrap investment platform and you are not satisfied with our response after 30 days, or
- your complaint relates to a Macquarie superannuation product and you are not satisfied with our response after 45 days.

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

Telephone: 1800 931 678 (free call)  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Website: [www.afca.org.au](https://www.afca.org.au)