

# ARRANGING SERVICE

Financial Services Guide – 1 November 2018

## PERPETUAL TRUSTEE COMPANY LIMITED

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

## 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 certain services provided by Perpetual Trustee Company Limited (also referred to in this FSG as 'Perpetual', 'we', 'us' or 'our').

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:

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

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

## CONTACT DETAILS

**Website** www.perpetual.com.au  
**Email** 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

PTCo is part of the Perpetual Group of companies. 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 more than 130 years. Perpetual Group means Perpetual Limited (ABN 86 000 431 827) and its subsidiaries.

## FINANCIAL SERVICES PROVIDED

The financial service referred to in this FSG is an 'arranging service'. When providing the arranging services, we act on your behalf.

We will arrange your application for:

- investments in managed investment products offered by Perpetual Investment Management Limited (ABN 18 000 866 535, AFSL 234426) (PIML)
- investments and/or insurance in superannuation products offered by Perpetual Superannuation Limited (ABN 84 008 416 831, AFSL 225246, RSE L0003315) (PSL).

Both PIML and PSL are also part of the Perpetual Group of companies.

You should also ensure that you receive a Product Disclosure Statement (PDS) in relation to each product for which we arrange your application, before you apply for investments in the product. The PDS contains important information relating to an investment in that product and you should read it carefully.

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## **FUNCTIONS OF ARRANGER**

In performing the arranging service, our functions include (but are not limited to):

- arranging for you to apply for an investment (or insurance, if applicable) in these products
- rebating commissions paid to us by PIML or PSL.

We will only provide you with factual information.

In providing information we do not take into account your particular financial objectives, circumstances or needs. You may wish to consult a 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.

## **OUR SERVICE FEES AND CHARGES**

We do not charge you any fees for the arranging services.

Any commission that we receive (where allowed by law) is paid to us by PIML and PSL out of the fees they receive in relation to their products in which you may invest, as outlined below.

## **OUR REMUNERATION**

### **MANAGED INVESTMENT PRODUCTS**

Where we arrange applications for investments in managed investment products offered by PIML, PIML may receive a contribution fee calculated as a percentage of the amount you invest and will receive ongoing management fees. These fees vary from product to product.

For accounts opened before 1 July 2014 where we arrange your application for an investment in a product offered by PIML, we may (where allowed by law) receive an initial commission from PIML in relation to any additional investments in that product. This commission will be calculated as a percentage of the amount you invest and is funded out of the contribution fee that is deducted from your application money. Any initial commission is therefore not an additional fee payable by you. These commissions may vary from product to product (refer to the relevant PDS for details). Any initial commission will be rebated to you by PTCO, resulting in additional units being purchased on your behalf.

We may (where allowed by law) be entitled to receive ongoing commissions from PIML in relation to the financial products in which you invest, based on a percentage of the ongoing value of your investment in the product. These ongoing commissions are not an additional charge to you and are paid out of PIML's ongoing management fees, which vary between products and/or investment options (refer to the relevant PDS for details). These ongoing commissions will be rebated to you by PTCO, resulting in additional units being purchased on your behalf.

## **SUPERANNUATION PRODUCTS**

Where we arrange applications for investments in superannuation products offered by PSL, PSL will receive ongoing investment fees. We may (where allowed by law) be entitled to receive ongoing commissions from PSL based on a percentage of the ongoing value of your investment in the product. These ongoing commissions are not an additional charge to you and are paid out of PSL's ongoing investment fees, which vary between products and/or investment options (refer to the relevant PDS for details). These ongoing commissions will be rebated to you by PTCO, resulting in additional units being purchased on your behalf.

Where we arrange applications for insurance in superannuation products offered by PSL, we may (where allowed by law) be entitled to receive insurance commissions from PSL based on a percentage of your insurance premiums. Insurance commissions are not an additional charge to you and are paid out of the standard insurance premiums you pay for your insurance cover, which vary from product to product and by the type(s) and amount(s) of your insurance cover, as well as your age and occupation (and, in some cases, smoker status – refer to the relevant PDS for details). These insurance commissions will be rebated to you by PTCO and will result in a reduction in the insurance premiums you pay for your insurance cover.

## **FURTHER DETAILS**

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.

## **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. These can be provided by mail or personal delivery. Where those instructions are of a purely administrative nature, we will generally act in accordance with those instructions. Otherwise, we will consider those instructions in accordance with our legal obligations.

## **PERSONAL INFORMATION**

Personal information collected from you in the application and any other relevant forms is used by us to arrange your application and by PIML to process your application, administer your investment and comply with any relevant laws. If you do not provide your relevant personal information, we will not be able to arrange your application. 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 the Perpetual Group's handling of personal information and the Perpetual Group 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 the Perpetual Group, and how the Perpetual Group will deal with such a complaint.

The Perpetual Group's 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 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 [info@afca.org.au](mailto:info@afca.org.au)

Website [www.afca.org.au](http://www.afca.org.au)

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.

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