

DDH GRAHAM LIMITED

FINANCIAL SERVICES GUIDE

DDH
GRAHAM
LIMITED

WHAT IS A FINANCIAL SERVICES GUIDE?

This Financial Services Guide (FSG) is an important document to help you understand the financial services that DDH Graham Limited (DDH) is able to offer you and help you decide whether to use any of these services. It contains important information on matters such as:

- Who we are and how we can be contacted;
- What services and products we are authorised under our licence to provide to you;
- How we (and other related parties) are paid;
- Who to contact should you have a complaint; and
- Our insurance arrangements.

If you choose to use our services, you may also receive from us a Product Disclosure Statement (PDS) or other type of offer document for our investment products. The PDS or offer document contains information about the particular investment product and will assist you in making an informed decision about that product. This FSG should be read in conjunction with the PDS or other offer document and is not a replacement for the disclosure contained in the PDS or offer document.

WHO ARE WE AND WHAT CAN WE OFFER?

DDH is a Brisbane-based funds management and administration organisation, which has been operating for over three decades in the Queensland and national financial markets.

Funds management comprises property trust management, managed investment schemes, short-term money market and superannuation management.

DDH is authorised by its Australian Financial Services Licence (Licence No. 226319) to provide dealing and execution services and general financial product advice in relation to:

- Securities
- Debentures, stocks or bonds issued by governments
- Managed investment schemes
- Investor directed portfolio services (IDPS)
- Deposit products
- Superannuation products

We are also licensed to issue units in and operate direct real property and financial asset investment schemes. We may also operate custodial and depository services other than in respect of IDPS.

PROVIDING INSTRUCTIONS TO US

You can give us instructions by completing the application form in the relevant PDS or offer document. You can also give us instructions by calling direct, visiting our website or writing to us. Contact details are disclosed at the end of the FSG.

WHAT ARE YOUR RIGHTS?

You are entitled to ask us about your rights as an investor in regard to the advice you will receive, our fees, and what you can do should you have a complaint about our services.

Key information is set out below, but should you require more information or clarification, please contact your advisor or DDH direct.

WHAT SORT OF ADVICE WILL YOU GET?

DDH is not licensed to provide you with personal financial advice. DDH may, however, provide you with factual information and in some circumstances may provide general financial product advice. DDH will not be taking your personal objectives, financial situation or needs into consideration when providing general financial product advice. DDH recommends that you seek independent accounting, financial, taxation and legal advice, tailored to your specific objectives, financial situation or needs, before making any investment decision.

HOW ARE WE PAID FOR PROVIDING FINANCIAL SERVICES?

Payment for services depends upon the type of service provided by DDH.

- **Acting as agent for deposits:** DDH acts as an agent in respect of deposit facilities offered by banks and other financial institutions, whereby DDH makes a margin on the interest rate offered on the deposit. The interest rates quoted to you by DDH on deposits are net of DDH's margin. The bank or financial institution that provides the deposit facility will pay DDH the margin. These fees are typically in the range of 0.00% to 1.00%.
- **Superannuation products:** DDH may receive a fee for superannuation administration including facilitating and administering investments, member administration, unit pricing and accounting services in respect of superannuation products. These fees are typically in the range of 0.10% to 0.20%.
- **Responsible entity services:** DDH receives a fee based on fund size of the managed scheme. The fees are set out in the Constitution of each managed scheme and the current fee charged is disclosed in the PDS for the particular product. It is typically in the range of 0.22% to 1.55% of fund size.
- **Fund administration services:** DDH may receive a fee for fund administration including facilitating and administering investments, member administration, unit pricing and accounting services. These fees are typically in the range of 0.02% to 0.275% of fund size.
- **Operator of IDPS:** DDH receives a fee in respect of the provision of an IDPS. The fees are set out in the guide for each IDPS and the current fee charged is in the range of 0.10% to 1.00%.
- **Primary and secondary market listed & unlisted property trusts:** DDH may receive a commission for facilitating investments in primary and secondary market

unlisted property trusts. DDH may act as principal in the secondary market sale of units in these trusts. DDH may also receive a commission for this service based on the face value of the number of units sold. These fees are typically in the range of 0.00% to 3.00%.

- **Foreign Exchange Services:** DDH acts as a referrer between clients and an Australian Bank for provision of foreign currency by the bank to the client. DDH will receive a fee for this service, which is typically in the range of 0.10% to 3.00%.
- **Primary market fixed interest securities:** issuers of primary market fixed interest securities will pay DDH brokerage directly. This does not affect the yield or price quoted to you. Details of any commissions are available from your advisor. These fees are typically in the range of 0.05% to 1.50%.
- **Secondary market fixed interest securities:** DDH acts as principal when buying and selling securities in the secondary market. Therefore the yield quoted to the buyer or seller incorporates any margin DDH may receive for this service. Although DDH does not receive brokerage for secondary market securities trading, it may receive a margin that is the difference between the price DDH, as principal, buys the security and DDH, as principal, sells the security. These fees are typically in the range of 0.05% to 1.50%.

Employees of DDH who give you advice do not receive specific payments or commissions for the giving of that advice. These employees and our directors receive salaries, bonuses and other benefits from us. Bonus payments and other benefits are discretionary and based on achievement of pre-determined objectives.

You may receive advice in relation to the products we offer from financial advisers that do not work for us.

These advisers may receive remuneration, which we collect on their behalf. The amount of this benefit is set out in the PDS for the particular product and your adviser is also required to set out the remuneration and commissions they receive in a statement of advice, which they must give to you if they provide you with personal financial product advice.

We do not pay commissions or provide other benefits to third parties for referring customers to us.

HOW IS MY PERSONAL INFORMATION DEALT WITH?

The privacy of your information is important to us. In general, we collect your personal information to administer our client relationships.

For further information on our privacy policy and information handling practices, please refer to our Privacy Policy Statement, which is available on the DDH website or by contacting DDH directly.

WHAT SHOULD I DO IF I HAVE A COMPLAINT?

At DDH Graham Limited we are committed to providing our customers with the best possible customer service

experience. We know that despite our best efforts, occasionally things may go wrong. If that happens, we want you to tell us. Resolution of complaints is a priority to us as it gives us the opportunity to improve our service.

Please contact us on 1800 226 174, via the contact portal on our website or put your complaint in writing and send it to:

DDH Graham Limited
Compliance Officer
Reply Paid 330
Brisbane
QLD 4001

How will your complaint be handled? If we cannot solve your problem on the spot, we will let you know within 48 hours who is handling your complaint and how long it is likely to take for it to be resolved. We aim to resolve all complaints within 5 business days. If this is not possible, we will keep you informed on our progress. If your complaint cannot be resolved promptly, we will take responsibility and work with you to resolve the matter.

If you feel your complaint has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website: www.afca.org.au
Email: info@afca.org.au
Telephone: 1800 931 678 (free call)
In writing to: Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001

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.

INSURANCE ARRANGEMENTS

It is a requirement under Section 912B of the Corporations Act that DDH have adequate professional indemnity insurance in place for compensating persons for any loss or damage suffered as a result of breaches of DDH's obligations under the financial services provisions of the Corporations Act.

DDH has such professional indemnity insurance in place and the policy conforms to the requirements under Section 912B of the Corporations Act.

CONTACT DETAILS

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