



**Loyalty  
Wealth**

## Loyalty Managed Portfolios



# PRODUCT DISCLOSURE STATEMENT 28 JUNE 2024

This Product Disclosure Statement (PDS) provides a summary of significant information and contains a number of references to important information about the Loyalty Managed Portfolios ('Managed Portfolios').

You should read and consider the information contained in the PDS before making a decision about this product. The information in this PDS is general information only and does not take into account your personal financial situation or needs. You should consult a licensed Financial Advisor to obtain financial advice that is tailored to suit your personal circumstances.

The Fiducian SMA Fund (referred to in this PDS as the Loyalty Managed Portfolios) is a registered Managed Investment Scheme under the Corporations Act 2001 (Cth) (ARSN 633 605 026).

**Responsible Entity/Operator**

Fiducian Investment Management Services Limited  
ACN 602 441 814, AFSL 468211  
Level 4, 1 York Street, Sydney, NSW 2000 Australia, GPO Box 4175, Sydney NSW 2001 Australia  
Telephone: +61 (2) 8298 4600; Fax: +61 (2) 8298 4611

**Distributor**

Loyalty Asset Management Pty Ltd  
ABN 74 663 236 646, Authorised Representative No. 1302161  
'Three International Towers' Level 24, 300 Barangaroo Avenue  
Sydney NSW 2000  
Telephone: 1300 160 136 Email: [info@loyaltywealth.com.au](mailto:info@loyaltywealth.com.au)

# Contents

	Page
About the operator and distributor	2
How the Loyalty Managed Portfolios work	3
Benefits of investing in the Loyalty Managed Portfolios	4
Risks of investing in the Loyalty Managed Portfolios	4
How we invest your money	5
Fees and costs	6
How the Loyalty Managed Portfolios are taxed	8
How to apply	8

## 1 About the operator and distributor

This PDS is dated 28 June 2024 and is issued by Fiducian Investment Management Services Limited (ACN 602 441 814, AFSL 468211) (the Operator) and is marketed and distributed by Loyalty Asset Management Pty Ltd ABN 74 663 236 646 Authorised Representative No. 1302161 (Loyalty, we, us or our) pursuant to an agreement between the Operator and Loyalty Asset Management.

The PDS permits you to invest in the Fiducian SMA Fund (referred to in this PDS as the Loyalty Managed Portfolios or the Managed Portfolios), which is a registered Managed Investment Scheme under the Corporations Act 2001 (Cth) (ARSN 633 605 026).

The Managed Portfolios are only available through Loyalty Wealth - Investments and Loyalty Wealth – Superannuation which is distributed by Loyalty Wealth Pty Ltd and operated by the Operator. Loyalty Wealth - Investments provides an investor directed portfolio service and investment management service. Loyalty Wealth - Superannuation provides a superannuation platform to facilitate a choice of investments, whether during accumulation or pension phase of an investor.

The Managed Portfolios are a range of personal Managed Portfolios ('the Portfolios'), also known as separately managed accounts (SMAs), in which you can invest. If you invest through Loyalty Wealth - Superannuation and Loyalty Wealth - Investments, you own each of the investments comprising these portfolios, which are held in safekeeping by a custodian on your behalf. Each portfolio is distinct with its own price history of underlying assets and return.

The Managed Portfolios are suitable if you prefer to make investments in your own portfolio of listed securities, managed funds and exchange traded funds but also want the portfolio to be professionally managed.

Each of the Portfolios is managed and reviewed on a continuous basis by our investment team to ensure that they remain within the parameters of the style and securities they have been designed for. The managers of the Portfolios select securities on the basis of their internal research.

## 2 How the Loyalty Managed Portfolios work

The Managed Portfolios offer investments through different styles of portfolio. Each style will be dependent on the investment strategy developed by the investment manager that you select. Investment styles may focus on a particular type of security, like Australian or International shares, or an investment sector, such as property securities. Alternatively, they may provide a strategic allocation to achieve a certain investment style, such as Balanced or Growth. You should consider and review the Additional Information – Investment booklet that provides greater detail of each investment style offered within the Product prior to making an investment decision.

### HOW INVESTMENTS CAN BE MADE INTO THE MANAGED PORTFOLIOS

Investment into the Managed Portfolios are made through Loyalty Wealth - Superannuation and Loyalty Wealth - Investments. In addition to reading this document, you should read the relevant disclosure document of Loyalty Wealth - Superannuation and Loyalty Wealth - Investments and complete the application form. Your investment choices are completed on the application form in the disclosure document of Loyalty Wealth - Superannuation and Loyalty Wealth - Investments. We recommend you seek advice from your Financial Advisor.

The Operator has entered into an administration agreement with Fiducian Services Pty Limited ABN 41 602 437 892 ("the Administrator") and has appointed the Administrator as the administrator of the Managed Portfolios. The Administrator is part of the Fiducian Group of companies and provides a range of services, including administration, client and transaction services for the Managed Portfolios.

It is important to note that you do not become a direct investor in the Managed Portfolios when you invest through Loyalty Wealth - Superannuation and Loyalty Wealth - Investments. The Custodian will acquire an interest in the Managed Portfolios and will be recorded in the Managed Portfolios register as the owner of that interest. Where you invest through Loyalty Wealth - Superannuation and Loyalty Wealth - Investments, your individual account holding in the Managed Portfolios are maintained and recorded by Loyalty Wealth - Superannuation and Loyalty Wealth - Investments.

### THE CUSTODIAN

The Responsible Entity has appointed Citigroup Pty Limited ABN 88 004 325 080 ("Citi or Custodian") as the custodian of the assets of the Product. The Custodian's role is limited to holding the assets of the Product as custodian for the Responsible Entity, which may be held in one or more omnibus accounts. The Responsible Entity may also hold assets on behalf of members, which currently is only the Cash Account. The Custodian has no supervisory role in relation to the operation of the Product and is not responsible for protecting your interests. The Custodian has no liability or responsibility to you for any act done or omission made in accordance with the terms of the Custody Agreement. The Custodian makes no statement in this PDS and has not authorised or caused the issue of it. Citi has given and not withdrawn its consent to be named in this PDS.

Investments of the Product do not represent investments in, deposits with or other liabilities of, Citi or any other member of the Citi group of companies (Citi Group). Neither Citi, nor any other member of Citi Group, in any way stands behind the capital value, nor do they guarantee the performance of the investment or the underlying assets of the Product, or provide a guarantee or assurance in respect of the obligations of the Responsible Entity or its related entities. Investments of the Product may involve investment risk including possible delays in repayment and loss of income and/or principal invested.

### MINIMUM INVESTMENT

The minimum investment is determined by Loyalty Wealth - Superannuation and Loyalty Wealth - Investments.

### CASH ACCOUNT

For the purpose of the operation of the Fund, 2% of the value of your investments must be held in your Cash Account. Your Cash Account will receive all dividend and other distributions paid from your investments and is used to pay fees and costs incurred by you in relation to your investments in the Fund.

### DISTRIBUTIONS

Distributions will be paid into the Cash Account when a dividend, or other distribution is paid in relation to the underlying securities held in your account.

Distribution payments to your Cash Account are generally made within 20 working days of receiving the distribution.

### ADDITIONAL INVESTMENTS

You are able to make additional investments at any time by completing all documentation required by Loyalty Wealth - Superannuation and Loyalty Wealth - Investments and by complying with its minimum investment requirements.

### RE-BALANCE OF THE PORTFOLIO

The Operator may, from time to time, undertake a rebalance of the portfolios to ensure each portfolio aligns with its stated objectives. A re-balance will occur at least once per year in the month of October and may occur at other times if circumstances require.

### WITHDRAWING YOUR INVESTMENT

Withdrawals are normally processed within 10 working days from the date of receipt of a redemption request. However, at certain times of the year, such as at the end of the financial year, redemptions can take up to 30 working days to be processed.

Additionally, you may not be able to withdraw within the usual period if there is a freeze on withdrawals in accordance with the requirements of the law. Redemption requests should be submitted to Loyalty Wealth - Superannuation and Loyalty Wealth - Investments in accordance with their procedures.

## 3 Benefits of investing in the Loyalty Managed Portfolios

The significant features of the Managed Portfolios are as follows:

### 1. INVESTMENT PHILOSOPHY

Our goals are relatively straightforward - they are:

- To add value for investors through understanding and controlling the trade-offs between investment risk and return over particular time periods
- To provide full, fair and timely investment information to investors and their Financial Advisors

### 2. HIGHLY STRUCTURED AND RIGOROUS INVESTMENT PROCESS

Each of the Portfolios is managed and reviewed on a continuous basis by our investment team to ensure that they remain within the parameters of style and securities they have been designed for. Analysis of investment assets is conducted by the manager that has been appointed for each portfolio.

### 3. ALWAYS STRIVING TO IMPROVE

The Operator monitors the Managed Portfolio's performance and characteristics to ensure that they maintain their investment styles and processes. From time to time securities will be removed and new securities added as the manager's research so warrants.

## 4 Risks of investing in the Loyalty Managed Portfolios

Even the simplest of investments carry a certain level of risk. The value of an investment with a higher level of risk will tend to rise and fall more often and by greater amounts than an investment with a lower level of risk. In other words, it is likely to be more volatile than those with less risk.

When considering your investment it is important to understand that:

- The value of your investment and its returns will vary over time
- Assets with higher long-term return potential usually have higher levels of short-term risk
- Returns are not guaranteed and you may lose some of your money
- Past performance and returns are not indicative of future returns or performance, and
- Laws may change in the future

### INDIVIDUAL RISK PROFILE

Your individual circumstances may affect the level of risk that you are willing to take and therefore, the potential return on your investments.

Factors that you and your Financial Advisor need to consider include:

- Your age and investment goals
- Your investment timeframe
- Your other assets
- Your risk tolerance

The value of your investment in the Managed Portfolios is likely to be affected by a wide range of factors, which include:

### 1. INVESTMENT RISKS

The value of any investment is likely to be affected by a wide range of variable factors, which include economic influences such as economic growth in the domestic Australian economy and the major international economies, the movement of interest rates and inflation, the level of consumer and investor confidence, exchange rate movements, monetary and fiscal policy initiatives and corporate profitability.

### 2. MARKET RISK

Market risk is essentially the risk of adverse market movement in any of the underlying markets in which an investment is held.

Market risk can be driven not only by economic fundamentals but also by political or legislative developments. We undertake careful and thorough research with the aim of fine tuning asset sector allocation over time to best position the Portfolios for perceived likely developments in the global and domestic economic environment.

### 3. SECURITY SPECIFIC RISK

Individual securities, such as company shares or corporate bonds or even Government Bonds may be affected by changes in management practices, business activities or government policies. Such influences can push specific security values up or down at different times and in turn, affect the value of the portfolio that is invested in these securities.

Risks may arise from the incorrect selection of securities.

While all reasonable care is taken to select securities that grow in value, no guarantee implied or express can be given that our judgment will deliver beneficial results for you.

### 4. CURRENCY RISK

The International Portfolio and all Multi-Asset Managed Portfolios carry currency risk. The Investment Team does not hedge against currency risk and your investment will be impacted when currency fluctuations occur.

### 5. LIQUIDITY RISK

In certain circumstances some of the underlying securities in which the Managed Portfolios has invested could become illiquid (unable to be converted into cash) which may mean part or all of your investment may not be available for an extended period of time.

### UNDERSTANDING PAST PERFORMANCE

Past performance is not a reliable indication of future performance. You should not base your investment decision on past returns alone. We recommend you speak to your Financial Advisor before making any investment decisions.

### NO GUARANTEE

While the Operator takes all reasonable care and employs qualified personnel, the value of your investment could decline and no guarantee expressed or implied can be given or is given that the value of the Managed Portfolios will be maintained. Given the nature of investment markets, the Operator cannot and does not guarantee the performance, income or retention of capital of any of your investment.

# 5 How we invest your money

**Warning:** Prior to choosing to invest in the Loyalty Managed Portfolios, you should consider: (1) the likely investment return; (2) the investment risk; and (3) your investment timeframe, associated with your investment.

The Product offers a variety of Portfolios as listed in the Additional Information – Investment Booklet. One such portfolio is the Loyalty Index Plus Growth (Auxilium) Portfolio which invests in a diversified portfolio of securities across both growth assets such as Domestic and Global Shares, Property Trusts and defensive assets such as cash and fixed interest securities. The portfolio will generally hold approximately 80% in growth assets and 20% in more defensive assets over time and invests both domestically and internationally.

The investment is suitable for an investor who wishes to seek long term capital growth & some tax-effective income returns and has a longer-term investment horizon of at least five years and accepts the risk of moderate price fluctuations.

The following table sets out the key features of the Loyalty Index Plus Growth (Auxilium) Portfolio:

## LOYALTY INDEX PLUS GROWTH (AUXILIUM) PORTFOLIO

INVESTMENT CATEGORY	ASSET ALLOCATION RANGES*			LIKELIHOOD OF NEGATIVE RETURNS OVER ANY 20-YEAR PERIOD	RISK LABEL
	MIN	MAX	EXPECTED LONG TERM AVERAGE POSITION		
Cash	2%	32%	2%	3 to less than 4	Medium to High
Australian Fixed Income	5%	38%	12%		
International Fixed Income	0%	15%	5%		
Listed Property	5%	15%	11%		
Australian Shares	34%	54%	42%		
International Shares	20%	36%	28%		
Other	0%	5%	0%		
<b>Total</b>			<b>100%</b>		
<b>Investment Objective</b>	To achieve returns above the Morningstar Multisector Growth Index over rolling 5-year periods by investing in a portfolio of Exchange Traded Funds (ETFs).				
<b>Investment Strategy</b>	The Loyalty Index Plus Growth (Auxilium) Portfolio utilises ETFs to gain cost-effective exposure to a diversified portfolio of underlying assets. ETFs will be selected with consideration of liquidity, cost, size, and ability to effectively track the underlying index. The Portfolio has a long-term strategic asset allocation (SAA) that forms the foundation of portfolio positions. The Manager will employ a tactical asset allocation (TAA) to give more or less exposure to a particular asset class depending on the assessment of the macroeconomic and market outlook.				
<b>Investment Timeframe</b>	Minimum suggested timeframe is 5 years.				
<b>Benchmark</b>	Morningstar Multisector Growth Index Median.				
<b>Distribution of Income</b>	All income from this managed portfolio is paid in cash. This means income from investments held in your managed portfolio accumulates in the form of cash and, as a result, the allocation to cash in the portfolio is increased. The income remains as cash until the Portfolio Manager alters the allocation to investments held in the model.				

\* Please note: There may be circumstances which cause the product to be temporarily outside its Asset Allocation Ranges. These could include such circumstances as the following: the commencement of the Managed Portfolios, when investments into or withdrawals out of the Managed Portfolios are made, when changes in underlying investments occur, when distributions are received, and when significant market movements occur. Fiducian only controls and monitors Cash at the Product level and will make any adjustments consistent with this document.

### SWITCHING

You have the flexibility to change the investment options in your portfolio at no cost (other than buy/sell spread), subject to the minimum investment conditions of Loyalty Wealth - Superannuation and Loyalty Wealth - Investments.

### LABOUR STANDARDS, ENVIRONMENT, SOCIAL OR ETHICAL CONSIDERATIONS

In the process of selecting, retaining or realising investment products, we utilise a thorough and rigorous selection process. We only select known companies within the industry as part of this process. These companies are governed by their own legal systems, which should be responsible for standards for labour, environmental, social and ethical issues. We do not take these issues into account in our investment decisions.

### HOW TO GET UPDATED INFORMATION

We make changes to the Managed Portfolios at our discretion including, but not limited to, terminating the Managed Portfolios. Changes may be made without prior notice, (other than for an increase in fees) including but not limited to, changes to the investment strategy, asset allocation and other service providers to the Managed Portfolios.

You should read the important information about how your investment works before making a decision. Go to 'How we invest your money' in the 'Additional Information' booklet which is available at [page.fiducian.com.au/loyaltywealth](http://page.fiducian.com.au/loyaltywealth). The material relating to how we invest your money may change between the time you read this Statement and the day when you acquire the product.

# 6 Fees and costs

## DID YOU KNOW?

Small differences in both investment performance and fees and costs can have a substantial impact on your long-term returns. For example, total annual fees and costs of 2% of your account balance rather than 1% could reduce your final return by up to 20% over a 30-year period (for example, reduce it from \$100,000 to \$80,000). You should consider whether features such as superior investment performance or the provision of better member services justify higher fees and costs.

You may be able to negotiate to pay lower contribution fees and management costs where applicable. Ask your Financial Advisor.

## TO FIND OUT MORE

If you would like to find out more, or see the impact of the fees based on your own circumstances, the **Australian Securities and Investments Commission (ASIC)** website ([www.moneySMART.gov.au](http://www.moneySMART.gov.au)) has a managed funds fee calculator to help you check out different fee options.

This section shows fees and other costs that you may be charged. These fees and costs may be deducted from your money, from the returns on your investment or from the assets of the managed investment scheme as a whole.

Taxes are set out in another part of this document.

You should read all the information about fees and costs because it is important to understand their impact on your investment in the Fund.

You will need to consider the fees and other costs of Loyalty Wealth - Superannuation and Loyalty Wealth - Investments when calculating the total cost of your investment.

## FEES AND COSTS SUMMARY - LOYALTY MANAGED PORTFOLIOS

TYPE OF FEE OR COST	AMOUNT	HOW AND WHEN PAID
<b>Ongoing annual fees and costs</b>		
Management fees and costs The fees and costs for managing your investment:		
Management fees	0.3000% to 0.6151% p.a.	This cost is deducted from the Cash Account at the end of each month. This fee is accrued daily on your average daily balance and charged monthly in arrears.
Plus Indirect Costs	Nil to 0.18% p.a.	The underlying investments may have management fee. This fee is not separately charged to your account but is deducted from the value of the underlying investments by the respective product issuer.
Plus Cash Management Fee	0.85% p.a. of monies held in the Cash Account only	The operator manages the arrangements for the investment money held in the Cash Account. This fee is not separately charged to your account but is deducted before interest is credited to your Cash Account and calculated on the average cash balance at the end of each month.
Performance fees Amounts deducted from your investment in relation to the performance of the product.	Nil	
Transaction costs The costs incurred by the scheme when buying or selling assets.	0.01% to 0.57% p.a.	The estimated net transaction costs for the different portfolios are deducted from the proceeds or added to the capital cost of the purchase of assets.
<b>Member activity related fees and costs (fees for services or when your money moves in or out of the product)</b>		
Establishment fee The fee to open your investment	Nil	Not applicable
Contribution fee The fee on each amount contributed to your investment.	Nil	Not applicable
Buy-sell spread An amount deducted from your investment representing costs incurred in transactions by the scheme	Nil	Not applicable
Withdrawal fee The fee on each amount you take out of your investment.	Nil	Not applicable

## 6 Fees and costs (continued)

TYPE OF FEE OR COST	AMOUNT	HOW AND WHEN PAID
Exit fee The fee to close your investment.	Nil	Not applicable
Switching fee The fee for changing investment options.	Nil	Not applicable

\* Additional fees may apply as described below in the Additional Explanation of Fees and Costs – Member Activity Fees and Costs.

<sup>1</sup> The actual transaction cost is calculated based on the brokerage paid for each trade which could vary depending on the trade volumes and the value of the portfolio. The above estimates in the Fees and Costs table are based on the total brokerages paid as a percentage of the average portfolio value for the previous financial year. The Transaction costs may be higher for smaller trade values due to minimum brokerage fees.

### MANAGEMENT COSTS

By investing in the Portfolios, you will be charged the management fees as indicated above, which are accrued daily on your average daily balance and charged monthly in arrears.

### CASH ACCOUNT

Investors will receive a minimum crediting rate equal to the Reserve Bank of Australia target cash rate (which is the market rate on overnight funds) less 0.5% pa. Where the crediting rate falls below 0% and there is a negative interest rate, the crediting rate will be zero. The difference between the rate negotiated with the banks and the crediting rate will be retained by the Fiducian Group for services it provides in relation to the management of the arrangements for the investment of money held in the Cash Account. The monies in the Cash Account are predominantly held in an Australia and New Zealand Banking Group Limited (ANZ) (ABN 11 005 357 522) omnibus bank account (except to the extent necessary to facilitate your investment instructions).

### EXAMPLE OF ANNUAL FEES AND COSTS

This table gives an example of how the ongoing annual fees and costs for this product can affect your investment over a 1-year period. You should use this table to compare this product with other products offered by managed investment schemes.

#### Example: Loyalty Wealth Managed Portfolios (Loyalty Index Plus Growth (Auxilium) Portfolio) Balance of \$50,000 with total contribution of \$5,000 during year

Contribution Fee	0%	For every additional \$5,000 you put in, you will be charged \$0
<b>Plus</b> Management fees and costs	0.3000% deducted directly <b>Plus</b> 0.13% deducted indirectly	<b>And</b> , for every \$50,000 you have in the Fund you will be charged or have deducted from your investment \$215 each year
<b>Plus</b> Performance fees	Nil	<b>And</b> , you will be charged or have deducted from your investment \$0 in performance fees each year
<b>Plus</b> Transaction costs	0.17%	<b>And</b> , you will be charged or have deducted from your investment \$85 in transaction costs
<b>Equals</b> Cost of Fund	If you had an investment of \$50,000 at the beginning of the year and you put in an additional \$5,000 during that year, you would be charged fees and costs of <b>\$300*</b> for that year <b>What it costs you will depend on the investment option you choose and the fees you negotiate.</b>	

\* This example assumes there is no variation in the value of your investment and the additional investment of \$5,000 is made at the end of the period. Additional fees may apply as described below in the Additional Explanation of Fees and Costs – Member Activity Fees and Costs.

### ADDITIONAL EXPLANATION OF FEES AND COSTS – TRANSACTION COSTS

#### ESTIMATED TRANSACTION COSTS

Each portfolio offered within the Loyalty Managed Portfolios has its own estimated transaction cost applicable to the portfolio. For the Loyalty Index Plus Growth (Auxilium) Portfolio, the estimated transaction costs has been estimated to be 0.17% (as noted in the fee example). For further information on estimated transaction costs for all other portfolios within the Product, please refer to the Investment Booklet. ([page.fiducian.com.au/loyaltywealth](http://page.fiducian.com.au/loyaltywealth)).

### ADDITIONAL EXPLANATION OF FEES AND COSTS – MEMBER ACTIVITY FEES AND COSTS

#### BROKERAGE

Under an agreement between us and the Administrator, the Administrator negotiates the brokerage costs with brokers for the buying and selling of securities within the Portfolios. Brokerage of the Portfolios will be charged at 0.15% per security traded and is deducted from the proceeds or added to the capital cost of the purchase. The Operator may charge lower fees at its discretion. The difference between the rate negotiated with the brokers and the brokerage charged to your transaction will be retained by Operator for services it provides in relation to the administration of the securities traded in the Portfolios.

## 7 How the Loyalty Managed Portfolios are taxed

### TAX

In all likelihood tax will be payable on your investments in the Managed Portfolios - generally income or capital gains tax, net of any available tax credits or concessions. Your tax liability will depend on your circumstances and Loyalty Wealth - Superannuation and Loyalty Wealth - Investments. So it is important that you seek professional advice before you invest or deal with your investment.

The Managed Portfolios do not pay tax on your behalf. Please refer to the disclosure document of Loyalty Wealth - Superannuation and Loyalty Wealth - Investments for more detail.

### GST

Fees, costs and commissions includes Goods and Services Tax (GST) where applicable unless otherwise specified.

### GOVERNMENT CHARGES

Government charges for lodgements and taxes, including stamp duty and GST, will be paid by each Portfolio as appropriate.

## 8 How to apply

Investment into the Managed Portfolios are made through Loyalty Wealth - Superannuation and Loyalty Wealth - Investments. In addition to reading this document, you should read the disclosure document of Loyalty Wealth - Superannuation and Loyalty Wealth - Investments and complete the relevant application form. We recommend that you seek advice from your Financial Advisor before making any investment decisions.

The offer contained in this PDS is only available for those obtaining this information within Australia. You should contact your Financial Advisor or Loyalty Wealth - Superannuation and Loyalty Wealth - Investments for any investor queries.

### COOLING OFF PERIOD

For details about your rights, please refer to the disclosure document of Loyalty Wealth - Superannuation and Loyalty Wealth - Investments.

### ENQUIRIES & COMPLAINTS – CONTACT US:

If you have an enquiry, complaint or wish to receive a copy of our Client Guide to the Dispute Resolution process, please contact your Financial Advisor or Fiducian:

Phone: 1800 653 263 (Client Services)

Email: [ComplaintsManager@fiducian.com.au](mailto:ComplaintsManager@fiducian.com.au)

Web: [www.fiducian.com.au](http://www.fiducian.com.au)

Post: GPO Box 4175, Sydney NSW 2001

If you are dissatisfied about a decision, or have a complaint you feel has not been adequately resolved, then you have the right to lodge a complaint with:

### The Australian Financial Complaints Authority

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

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority  
GPO Box 3, MELBOURNE VIC 3001