

# PINDAN CAPITAL

## FINANCIAL SERVICES GUIDE



This Financial Services Guide describes our services to assist you to decide whether to use them. It describes how we are remunerated, our professional indemnity insurance and how we handle any complaints you may have. We may give you other documents when providing our services. These may include:

- **Disclosure Statements** - If you are interested in acquiring a financial product through Pindan Capital Ltd (Pindan Capital), we will provide you with either a Product Disclosure Statement or an Information Memorandum containing information about the product's features and risks.

### OUR SERVICES

We hold an Australian Financial Services Licence No. 342911 and are authorised to provide the following financial services under the licence:

1. General financial product advice for the following classes of financial products:
  - a. Interests in managed investment schemes limited to own managed investment scheme(s) only for wholesale and retail clients;
  - b. derivatives restricted to derivatives utilised for the management of financial risk (hedging) for wholesale clients; and
  - c. securities for wholesale clients.
2. Deal in a financial product by
  - a. Issuing, applying for, acquiring, varying or disposing of a financial product in respect of the following classes of financial products:
    - Interests in managed investment schemes limited to own managed investment scheme(s) only for wholesale and retail clients;
    - derivatives restricted to derivatives utilised for the management of financial risk (hedging) for wholesale clients; and
    - securities for wholesale clients.
  - b. Applying for, acquiring, varying or disposing of a financial product in respect of the following classes of financial products:
    - deposit and payment products for retail and wholesale clients;
    - general insurance products for retail and wholesale clients;
    - derivatives restricted to derivatives utilised for the management of financial risk (hedging) for wholesale clients; and
    - securities for wholesale clients.
3. Operate registered managed investment schemes (including holding of any incidental property) in our capacity as responsible entity:
  - a. A scheme which only holds direct real property.
4. Provide the following custodial or depository services to wholesale clients only:
  - a. operate custodial or depository services other than investor directed portfolio services.

Our representatives can assist you by:

- Providing general advice only in our managed investment scheme(s); and
- Arranging our managed investment scheme(s) for you.

If you require personal financial product advice we recommend you contact an AFS Licensee who is authorised to provide personal financial product advice.

## HOW CAN YOU DEAL WITH US?

You can deal with us in person, by phone, fax or email. You can only make an investment by completing an application form attached to a Product Disclosure Statement or Information Memorandum.

## HOW WE ARE PAID

You will not be charged a fee directly for our services, as we will receive fees from the trust and property in respect of the services that we provide the Scheme. This information is outlined in the Product Disclosure Statement or Information Memorandum and may include establishment, funds management and performance fees. If you require any clarification as to these arrangements please do not hesitate to ask us.

## WHO WE PAY?

<b>Representatives</b>	Our representatives are paid an annual salary. Our representatives may be eligible to receive a performance bonus if they meet pre- set agreed key performance indicators.
<b>Referrers</b>	If you were referred to us, we may pay the person that referred you up to 3.3%( incl. GST) of the remuneration we receive if you make an investment in our product(s).

## IMPORTANT ASSOCIATIONS

Pindan Capital enters into related party transactions with Pindan Pty Ltd and Pindan Realty Pty Ltd on many of its development projects. These companies are related entities of Pindan Capital. Some of the directors of Pindan Capital are also directors and/or share holders of Pindan Pty Ltd and Pindan Realty Pty Ltd.

## PROFESSIONAL INDEMNITY INSURANCE

We have professional indemnity insurance in place. This insurance meets the requirements of the Corporations Act and covers the services provided by us and our representatives after they cease working with us provided we notify the insurer of the claim when it arises and this is done within the relevant policy period.

## WHAT TO DO IF YOU HAVE A COMPLAINT?

If you wish to complain about our services contact our Complaints Officer on 08 9471 5367. We will acknowledge receipt of your complaint immediately, and attempt to resolve it within 45 days. We are a member of the Financial Ombudsman Service (FOS) an external dispute resolution scheme. If you are not satisfied with the manner in which we handle your complaint, you are entitled to take your complaint to them. Their contact details are on their website at [www.fos.org.au](http://www.fos.org.au) You can access this scheme for free and any decision they make is binding on us, but not on you.

## HOW CAN YOU CONTACT US?

We can be contacted at:

Pindan Capital Ltd ABN: 78 139 599 652

AFS Licence No: 342911

191 Great Eastern Highway, Belmont WA 6104 Ph: 08 9471 5400

Email: [info@pindancapital.com](mailto:info@pindancapital.com)

[www.pindancapital.com](http://www.pindancapital.com)

## HOW WE PROTECT YOUR PRIVACY?

We are committed to protecting your privacy. We and our related entities only use the information you provide us for the purposes you provided it. We do not trade, rent or sell your information.

You can check the information we hold about you at any time. For more information about our Privacy Policy, ask us for a copy or visit our website at [www.pindancapital.com](http://www.pindancapital.com)

This FSG was prepared on 16 May 2017, version 1.5, and has been authorised for distribution by Pindan Capital Ltd.