

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. Provide General financial product advice for the following classes of financial products:

- a. Interests in managed investment schemes limited to our own managed investment schemes only for retail and wholesale clients;
- b. 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, excluding investor directed portfolio services, limited to our own managed investment schemes only for retail and wholesale clients;
- b. Applying for, acquiring, varying or disposing of a financial product on behalf of another person in respect of the following classes of financial products:
 - Basic deposit products for retail and wholesale clients;
 - Deposit products, other than basic deposit products, for retail and wholesale clients;
 - General insurance products for retail and wholesale clients; and
 - Interests in managed investment schemes, excluding investor directed portfolio services for retail and wholesale clients;
- c. Issuing, applying for, acquiring, varying or disposing of a financial product in respect of the following classes of financial products:
 - Securities for wholesale clients ;
- d. Applying for, acquiring, varying or disposing of a financial product on behalf of another person in respect of the following classes of financial products:
 - Securities for wholesale clients;

3. Operate the following registered managed investment schemes (including holding of any incidental property) in our capacity as Responsible Entity:

- Otan Property Fund (ARSN:142 104 158), a scheme that only holds direct real property;

4. Provide the following custodial or depository services to retail and wholesale clients:

- a. operate custodial or depository services other than investor directed portfolio services.

Our representatives can assist you by:

- Providing general advice only in our own managed investment schemes; and
- Arranging our managed investment schemes 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?

Representatives	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.
Referrers	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 Group Pty Ltd, Pindan Constructions Pty Ltd, Pindan Constructions (NSW) Pty Ltd, Pindan Homes Pty Ltd, Pindan Projects Pty Ltd, Pindan Contracting Pty Ltd, Pindan Capital Investments Pty Ltd, Pindan Developments 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 shareholders of these Pindan group of vehicles.

PROFESSIONAL INDEMNITY INSURANCE

Currently we have a professional indemnity insurance for a Discovery Period (Run off) up to 15 January 2021 only. This insurance meets the requirements of the Corporations Act for services provided by us and our representatives up to 04th October 2019 only, provided we notify the insurer of the claim when it arises and this is done prior to the run off expiry date.

We also currently have professional indemnity insurance with a \$5,000,000 limit on any one claim and in the aggregate for services provided by us and our representatives from 26 February 2020. This policy expiry date is 26 February 2021. This insurance meets the requirements of our AFSL and the Corporations Act. We notify the insurer of a 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, please contact our Complaints Officer on 08 9471 5367. We will acknowledge receipt of your complaint immediately (within 24 hours), and attempt to resolve it within 45 days. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (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

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

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 at info@pindancapital.com

This FSG was prepared on 18 March 2020, version 1.9, and has been authorised for distribution by Pindan Capital Ltd.