



Joint Financial Services Guide (FSG)

1 March 2020

This FSG is designed to assist you in deciding whether to use any of the services covered in this guide. It also contains information about remuneration that may be paid to the financial services licensee, authorised representative and other relevant persons in relation to the services offered, as well as information on how complaints against the financial services licensee and authorised representative are dealt with.

QUESTIONS

ANSWERS

Who are we and how can we be contacted?

Providing Entities and Authorising Licensee

This Joint FSG has been prepared, issued and authorised by:

- Pacific Custodians Pty Limited (Pacific Custodians), (ABN 66 009 682 866), Australian Financial Services Licence (AFSL) 295142; and
- Link Market Services Limited (Link Market Services) (ABN 54 083 214 537) a Corporate Authorised Representative of Pacific Custodians, Authorised Representative Number 297766.

Unless otherwise specified, hereinafter referred to as 'we' 'us'.

Pacific Custodians and Link Market Services are related bodies corporate and part of the Link Group of companies. For more information about the Link Group, please visit: www.linkgroup.com

We can be contacted via the following details:

Address: Level 12, 680 George Street, Sydney NSW 2000

Phone: (02) 8280 7100

Web: www.linkmarketservices.com.au

How can you provide instructions to us?

You may provide instructions to us by contacting us as set out above. Generally, instructions must be received in writing before we can act on them. In some circumstances you will need to fill out a form and meet the specific requirements of the particular product before we can act on your instructions, in which case we will tell you what forms you need to fill out and how you can obtain them.

QUESTIONS

ANSWERS

What financial services do we provide?

Pacific Custodians is authorised to provide the following financial services:

- a) Deal in a financial product by:
 - i) issuing, applying for, acquiring, varying or disposing of a financial product in respect of the following classes of financial products:
 - A) derivatives;
 - B) debentures, stocks or bonds issued or proposed to be issued by a government;
 - C) interests in managed investment schemes excluding:
 - 1) investor directed portfolio services;
 - D) securities; and
 - ii) applying for, acquiring, varying or disposing of a financial product on behalf of another person in respect of the following classes of products:
 - A) derivatives;
 - B) debentures, stocks or bonds issued or proposed to be issued by a government;
 - C) interests in managed investment schemes excluding:
 - 1) investor directed portfolio services;
 - D) securities; and
- b) provide the following custodial or depository services:
 - i) operate custodial or depository services other than investor directed portfolio services;

to retail and wholesale clients.

Pacific Custodians has authorised Link Market Services to provide the above financial services and any other financial services Pacific Custodians is authorised to provide under a valid AFSL from time to time.

Financial Services provided by us include:

- Share sale services which assist holders of securities in listed entities (whose registers we maintain), to dispose of their holdings; and
- Share acquisition services which assist certain holders of securities in listed entities (whose registers we maintain), to acquire additional securities.
- Services in relation to employee share and option schemes including sale, acquisition and exercise of unrestricted shares/rights or options.

Services not covered by this FSG

Link Market Services also provides other services (e.g. registry services, estate administration services and historical research services in listed entities whose registers we maintain).

These services are NOT financial services and are NOT covered by this FSG.

Pacific Custodians is NOT responsible for other services provided by Link Market Services.

For more information about these services, please visit our website

www.linkmarketservices.com.au

QUESTIONS

ANSWERS

What remuneration (including commission) or other benefits, are attributable to the provision of the authorised services?

Pacific Custodians and Link Market Services are remunerated for the financial services provided to you, either directly through the fees charged to you, or indirectly through the fees charged to service providers for providing financial services in relation to their financial products.

Security sale and acquisition services

We charge a fee of 0.66% (inc GST) of the sale value with a minimum of \$66.00 (inc GST) to facilitate the sale of securities at the request of individuals. An additional fee of \$35.00 (inc GST) is charged where individuals elect to receive sales proceeds by cheque.

Amounts payable by the security holder may vary depending on the extent to which the company whose securities are being sold subsidises any applicable fees.

For a security sale, the fees will be deducted from the proceeds of the sale prior to distribution to the beneficiary. For a security acquisition, the fees will be in addition to funds required to complete the acquisition of the securities. Proceeds from the sale of securities are held in client segregated accounts prior to distribution to beneficiaries. Pacific Custodians will be entitled to retain any interest that is earned on monies held in those accounts.

Employee share and option scheme services

Pacific Custodians receives remuneration for acting as trustee and custodian of employee share and option schemes (including ancillary custodial services such as the issue of any new shares under a corporate action or dividend reinvestment scheme). This remuneration is determined by agreement with, and payable by, the issuer of the securities. Generally, no fees or commissions are payable directly by employees entitled to securities or options under a scheme managed by us. If there is a direct fee payable by the employee, it will be set out in the scheme documents provided to employees.

We receive fees for administrative services that we provide in connection with employee share and option schemes, as well as facilitating sales in connection with these schemes.

The fees that we receive vary depending on a number of factors. The exact remuneration for any one transaction is not able to be ascertained at the time this FSG is given. But generally, we may receive a flat rate administration fee and/or a fee based on a percentage of the value of each transaction for the exercise of an option and/or share sale.

You may request the particulars of the remuneration or other benefits for any particular service that we will provide, but that request must be made within a reasonable time after you are given this FSG and in any event, before any financial service is provided.

Where we facilitate a transaction, a brokerage fee is charged which may marginally exceed our negotiated cost with the broker.

No additional remuneration is paid, or benefit provided to:

- the employer of the providing entity;
- the authorising licensee;
- an employee or director of the authorising licensee (other than normal wages and salary of employees);
- associate(s) of any of the above; or
- any other person.

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QUESTIONS	ANSWERS
Do any relationships or associations exist which might influence the financial services we provide?	<p>Link Market Services and Pacific Custodians are part of the Link Group of companies. For more information about the Link Group, please visit: www.linkgroup.com</p> <p>In providing the disclosed services, we use a panel of stock brokers to facilitate the sale and acquisition of holdings. The decision to use a particular broker is based on a number of factors relating to execution, pricing and settlement.</p>
What should you do if you have a complaint?	<p>We are committed to providing quality financial services. We have developed a fast and efficient complaints handling procedure to enable us to deal with any complaints you may have about us.</p> <p>In the first instance, all complaints should be made to:</p> <p>Complaints Manager Link Market Services Limited Locked Bag A14, Sydney South NSW 1235 Phone: (02) 8280 7100 Email: complaints@linkmarketservices.com.au</p> <p>If your complaint is about services covered by this FSG (e.g. share sale and acquisition services) and you are not satisfied with the way your complaint is handled, or with its resolution, then you may be able to lodge a complaint with the Australian Financial Complaints Authority ('AFCA').</p> <p>AFCA is a free, fair and independent dispute resolution scheme that considers complaints about financial products and services. AFCA's service is offered as an alternative to tribunals and courts to resolve complaints consumers and small businesses have with their financial firms. AFCA may be able to assist you to resolve your complaint but will only become involved after you have made first use of our own complaints handling process.</p> <p>You can contact AFCA at:</p> <p>Address: GPO Box 3, Melbourne VIC 3001 Phone: 1800 931 678 Website: www.afca.org.au Email: info@afca.org.au</p>
What compensation arrangements are in place?	<p>We have compensation arrangements in place, including Professional Indemnity (PI) insurance which satisfies the requirements of section 912B of the Corporations Act 2001 (Cth), that covers claims arising from the conduct of representatives and employees including those who no longer work for us, but who did at the time of the conduct.</p>

Link Market Services is an ASX General Settlement Participant and ASX Product Issuer Settlement Participant.

General Advice Warning:

This brochure and any information that you receive from us is prepared without taking account of your objectives, financial situation or needs. Because of this, it is important for you to consider the appropriateness of any information and/or advice received having regard to your objectives, financial situation and needs. You should obtain and take into account the relevant disclosure document and consider seeking professional financial, taxation and/or legal advice, before you make any investment decision.

