



## Introduction

This Financial Services Guide ("FSG") is designed to assist you in deciding whether to use any of the services Reed Securities Pty Ltd ("Reed Securities", "we" "us") offers and to explain:

- how we and our associates are paid
- any potential conflict of interest we may have (including any benefits we or our associates may receive in relation to the services we provide to you)
- our internal and external complaints resolution procedures and how you can access them.

## Who is Reed Securities?

Reed Securities holds an Australian Financial Services (AFS) licence which authorises us to provide a range of financial services, including general financial product advice. The financial services are generally restricted to financial products issued by entities in the Reed Property Group, such as Reed Funds Management Limited ABN 33 107 352 821 ("RFML"). Reed Securities is also authorised, under its AFS licence, to deal in a number of different types of financial products. Again, we generally only deal in products promoted by the Reed Property Group.

For some of the financial products for which we provide financial product advice, we will provide to you a copy of the relevant **Product Disclosure Statement (PDS) or Prospectus**, the purpose of which is to set out important information about the product, such as costs, risks and returns. We recommend you read the PDS or Prospectus before making any decision to invest in a particular product.

If, after reading this FSG, you have additional questions regarding any aspect of our services or charges, then please do not hesitate to contact Reed Securities or your Reed Securities adviser.

## Who is responsible for the financial services provided to you?

Reed Securities is responsible for the financial services provided to you and has authorised the preparation and distribution of this FSG.

## Who is your adviser?

You will be dealing with an employee, director or authorised representative of Reed Securities who provided this FSG to you. That person will be acting on our behalf in providing the services to you.

If you were not given this FSG by an employee, director or authorised representative of Reed Securities, then you may be allocated a Reed Securities adviser when you first have contact with us.

## What kinds of financial services are we authorised to provide to you and what kinds of financial products do those services relate to?

Under our AFS licence, we are authorised to do the following, in relation to both retail and wholesale clients:

### A Provide general financial product advice, for the following classes of financial products:

- basic deposit products
- deposit products other than basic deposit products
- general insurance products
- interests in managed investment schemes excluding investor directed portfolio services
- securities.

### B Deal in a financial product by:

- issuing, applying for, acquiring, varying or disposing of the following classes of financial products:
  - interests in managed investment schemes excluding investor directed portfolio services
  - securities
- applying for, acquiring, varying or disposing of the following classes of products on behalf of another person:
  - basic deposit products
  - deposit products other than basic deposit products
  - general insurance products
  - interests in managed investment schemes excluding investor directed portfolio services
  - securities
- underwriting:
  - interests in managed investment schemes
  - an issue of securities.

## What type of advice will we provide to you?

We will only ever provide advice regarding a financial product where we are authorised to do so under our AFS licence.

However, where we provide advice to you in relation to a product, it will be limited to general financial product advice. This means we cannot (and will not) consider your objectives, financial situation or needs, or advise you whether a particular financial product is suitable for you. Before acting on our general advice, you should consider the appropriateness of the advice, having regard to your own objectives, financial situation and needs. If you need advice regarding whether a particular product is suitable for you, then you should consult a licensed financial adviser who is authorised to provide personal advice.

## Do we have any relationships or associations with financial product issues?

Yes. RFML is a related company. RFML holds AFS licence number 247376 and operates registered managed investment schemes. Reed Securities has been appointed as the distributor for RFML's products.

## Will anyone be paid for referring you to us?

We do not generally pay for referrals. However, if we do pay someone this type of fee, commission or other benefit, then we will let you know when we provide you with advice including the identity of the person who will receive the fee, details of the commission or other benefit they will receive and when they will receive it.

## How will we be paid for the financial services provided to you?

You will not pay us any fees for the financial services we provide to you. If we provide you with advice, then we will disclose to you details of any fees or other payments which may be made to us by the financial product issuer.

Reed Securities generally receives commission or brokerage from product issuers such as RFML for introducing Investors to them.

We will disclose to you any commission or other payment we will receive in relation to the services we provide to you.

## How are any commissions, fees or other benefits calculated for providing the financial services?

The commissions we receive from product issuers vary, depending on the particular financial product.

However, our commission will normally be calculated based on the amount you decide to invest and will usually range from 0% to 5% (plus GST) of that amount.

For example, if you decide to invest in the any products issued by RFML, then we will be paid up to 5% (plus GST) of the amount you invest, by RFML. This means that if you invest \$10,000, we may receive up to \$500 (plus GST) as a commission.

All commissions from product issuers such as RFML are paid directly to us, after we have provided our service to you. Details of these types of payments are generally contained in the PDS or Prospectus for the financial products we provide advice on.

## Who else may receive a commission, fee or other benefit?

Product issuers usually receive fees as a result of investments made in their products. These fees will be set out in the PDS or Prospectus for the product.

The fees an issuer will receive often consists at least, of an entry or application fee (based on the amount you invest) and an ongoing management fee.

The fees RFML will receive in relation to the operation of its products are set out in detail in the relevant PDS or Prospectus.

Other than as explained in this FSG, no director, related company, employee or associate of Reed Securities receives any remuneration or benefits as a result of the provision of any financial service to you.

## What information do we maintain in relation to you and are you able to examine your file?

Reed Securities values the privacy of personal information. Reed Securities values the privacy of your personal information. When we collect, use, disclose or handle personal information, we are bound by privacy laws. We collect some of your personal information to offer, provide, manage and administer our services as outlined in this FSG. This includes your name and contact details and other information such as your date of birth. Our privacy policy sets out in detail our policies on the management of your personal information. You can obtain a copy of our privacy policy free of charge by visiting [www.reedfunds.com.au](http://www.reedfunds.com.au), calling our Privacy Officer on (07) 5479 4444 or writing to the Privacy Officer at Reed Securities.

If you wish to examine any information we hold about you, ask us and we will make arrangements for you to do so. You may be charged a fee for retrieving or copying the information you request.

## Can you tell us how you would like to give us instructions?

Yes. You can send us instructions by post or by facsimile. However, applications for financial products will not be accepted by facsimile. .

## Do we have compliant professional indemnity insurance?

Reed Securities Pty Ltd is an insured entity under the terms of a group professional indemnity insurance policy with Reed Funds Management Limited and Star Accounting Pty Ltd, in satisfaction of the requirement under section 912B of the Corporations Act 2001. The insurance policy covers claims relating to the conduct of representatives and employees who no longer work for Reed Securities Pty Ltd.

## Who can you complain to if you have a complaint about the financial services provided by us?

If you have any complaint about the service provided to you, you should take the following steps:

- Contact your adviser and tell them about your complaint.
- If your complaint is not satisfactorily resolved within five business days, please contact our Complaints Officer, on (07) 5479 4444, or forward your complaint in writing to:  
The Complaints Officer - Reed Securities  
PO Box 1176, Maroochydore Qld 4558
- We will endeavour to resolve your complaint within 45 days of receipt by us.
- If you still do not receive a satisfactory outcome, you can contact the Financial Ombudsman Service Limited (FOS) of which Reed Securities is a member. FOS can be contacted on 1300 780 808 or by writing to GPO Box 3, Melbourne Vic 3001.

The Australian Securities & Investments Commission has a freecall Infoline on 1300 300 630 which you may also use to make a complaint or obtain information about your rights.

If you have any further questions about the financial services Reed Securities provides, please contact us at:

Reed Securities Pty Ltd                      Phone: (07) 5479 4444  
17 Duporth Avenue,                      Freecall: 1800 882 585  
Maroochydore Qld 4558                      Fax: (07) 5479 4222  
Website: [www.reedfunds.com.au](http://www.reedfunds.com.au)                      Email: [info@reedfunds.com.au](mailto:info@reedfunds.com.au)