

# Financial Services Guide

Dated: 5 June 2004

## ***What is a Financial Services Guide?***

This Financial Services Guide (FSG) is an important document to help you understand the financial services that DDH Graham Limited (DDHGL) is able to offer you. Its purpose is to educate you, prior to a financial service being provided, on certain matters such as:

- Who we are and how we can be contacted;
- What services and products we are authorised under our license to provide to you;
- How we (and other related parties) are paid; and
- Who to contact should you have a complaint.

If you choose to use our services you may also receive from us a Product Disclosure Statement (PDS) or other types of Offer Document. The PDS or Offer Document contains information about the particular product and will assist you in making an informed decision about that product.

## ***Who are we and what can we offer?***

DDGHL is a Brisbane-based funds management organisation, which has been operating for over two decades in the Queensland and national financial markets.

Funds management comprises property trust management, managed investment schemes, short-term money market and superannuation management.

DDHGL are committed to providing a professional and efficient service, valuing customers above all else.

## **Services Available**

DDHGL is authorised by its Australian Financial Services Licence (Licence No. 226319) to provide dealing and execution services and general product advice in relation to:

- Securities
- Debentures, stocks or bonds issued by governments
- Managed investment schemes
- Deposit products

We are also licensed to issue units in and operate direct real property managed investment schemes and financial asset managed investment schemes.

## ***How can we be contacted?***

You can contact us by calling DDHGL direct, visiting our website, or writing to us. Contact details can be found at the top of this page.

## ***What are your rights?***

You are entitled to ask us about your rights as an investor in regard to the advice you will receive, our fees, and what you can do should you have a complaint about our services.

Key information is set out below, but should you require more information or clarification, please contact your advisor or DDHGL.

## ***What sort of advice will you get?***

DDHGL is not licensed to provide you with personal financial advice. DDHGL may however, provide you with factual information and in some circumstances may provide general financial product advice. DDHGL will not be taking your personal circumstances into consideration when providing general financial product advice.

## ***How are we paid for providing financial services?***

Payment for services depends upon the type of service provided by DDHGL.

- **Primary Market Fixed Interest Securities & Deposit Products:** Issuers of primary market fixed interest securities will pay DDHGL brokerage directly. This does not affect the yield or price quoted to you. Details of any commissions are available from your advisor.

- **Secondary Market Fixed Interest Securities & Deposit Products:** DDHGL acts as principal when buying and selling securities in the secondary market. Therefore the yield quoted to the buyer or seller incorporates any margin DDHGL may receive for this service. Whilst DDHGL does not receive brokerage for secondary market securities trading, it may receive a margin which is the difference between the price DDHGL, as principal, buys the security and DDHGL, as principal, sells the security.

**Primary and Secondary Market Listed & Unlisted Property Trusts:** DDHGL may receive (Continued over.)

for facilitating investments in Primary and Secondary Market Unlisted Property Trusts. DDHGL may act as principal in the Secondary Market sale of units in these trusts. DDHGL may also receive a commission for this service based on the face value of the number of units sold.

- **Primary Market Unlisted Financial Asset Managed Investment Schemes:** DDHGL may receive a commission for facilitating investments in Primary Market Unlisted Financial Asset Managed Investment Schemes Trusts.

### ***While dealing with us***

*Can I receive information regarding brokerage and other benefits received by my advisor for making recommendations?*

- Yes. You have the right to know about details of brokerage and other benefits your advisor receives for investment alternatives provided to you. At any time you may request from your advisor the basis of their remuneration.

*Will you give me advice, which is suitable to my investment needs and financial circumstances?*

- No. DDHGL provides general market advice only. If you require specific advice tailored to your personal financial needs, you should contact your financial advisor.

*What should I know about any risks involved with investments offered to me?*

- We will provide you with an outline of any significant risks involved with investments or strategies put forth by DDHGL. If we do not do so, you should ask us to explain these risks to you. You should contact your investment advisor should you require investment advice specific to your personal financial situation.

*Can I determine how I wish to instruct you to buy or sell my investment?*

- Yes. You may specify how you would like to communicate instructions to us. For example, by telephone, facsimile, email or other agreed means.

*If I receive general product advice over the telephone from you can I get confirmation of this in writing?*

- We will confirm all trades in writing to you. If you require a written copy of the general product advice provided please request this at the time of the transaction.

### ***How is my personal information dealt with?***

The privacy of your information is important to us. In general, we collect your personal information to administer our client relationships.

For further information on our privacy policy and information handling practices, please refer to our Privacy Policy Statement, which is available on the DDGHL website or by contacting DDGHL directly.

### ***What should I do if I have a complaint?***

DDHGL values your business and should any complaint or dispute arise, you should take the following steps:

1. Contact your advisor and inform him/her of your complaint.
2. If your complaint is not satisfactorily resolved within 3 days, please contact the Directors in writing at GPO Box 330 Brisbane QLD 4001. We will endeavour to resolve your complaint quickly and fairly.
3. If you still do not obtain a satisfactory outcome, you have the right to complain to the Financial Industry Complaints Service Limited, of which DDHGL is a member, by Phone: 1300 780 808 or in writing to:

*Financial Industry Complaints Services  
PO Box 57  
Collins Street West  
Melbourne VIC 8007*

The Australian Securities and Investment Commission can also be contacted on 1300 300 630 if you have a complaint or wish to obtain information about your rights.