

Financial Services Guide

Dated: 30 June 2008

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 (DDH) is able to offer you. It contains important information on 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?

DDH is a Brisbane-based funds management and administration 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.

DDH is committed to providing a professional and efficient service, valuing customers above all else.

Services Available

DDH 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
- Superannuation 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 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 DDH direct.

What sort of advice will you get?

DDH is not licensed to provide you with personal financial advice. DDH may however, provide you with factual information and in some circumstances may provide general financial product advice. DDH 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 DDH.

- **Primary Market Fixed Interest Securities & Deposit Products:** Issuers of primary market fixed interest securities will pay DDH 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:** DDH acts as principal when buying and selling securities in the secondary market. Therefore the yield quoted to the buyer or seller incorporates any margin DDH may receive for this service. Whilst DDH does not receive brokerage for secondary market securities trading, it may receive a margin which is the difference between the price DDH, as principal, buys the security and DDH, as principal, sells the security.
- **Primary and Secondary Market Listed & Unlisted Property Trusts:** DDH may receive a commission for facilitating investments in Primary and Secondary Market Unlisted Property Trusts. DDH may act as principal in the Secondary Market sale of units in these trusts. DDH 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:** DDH may receive a commission for facilitating investments in Primary Market Unlisted Financial Asset Managed Investment Schemes Trusts.
- **Superannuation Products:** DDH may receive a fee for facilitating and administering investments in Superannuation products.

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. DDH 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. 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 DDH website or by contacting DDG directly.

What should I do if I have a complaint?

DDH 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 Ombudsmen Service Limited, (FOSL) of which DDH is a member. FOSL is an external dispute resolution scheme approved by the Australian Securities & Investments Commission. FOSL details are:
Phone: 1300 780 808
write to:

*Financial Ombudsmen Service Limited
PO Box 3
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.

Professional Insurance arrangements

It is a requirement under Section 912B of the Corporations Act that DDH have adequate professional indemnity insurance in place for compensating persons for any loss or damage suffered as a result of breaches of DDH's obligations under its licence.

We confirm that DDH has such professional indemnity insurance in place and conforms with the requirements under Section 912B of the Corporations Act.