

VENTURA FM

VENTURA FINANCIAL SERVICES GUIDE

Ventura Investment Management Limited
ABN 49 092 375 258
Australian Financial Services Licence No. 253045

Dated: 18 February 2021

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What is the purpose of this financial services guide?

This Financial Services Guide (FSG) is provided by Ventura Investment Management Limited ABN 49 092 375 258 (referred to throughout this FSG as Ventura, we, our or us). Ventura is a wholly owned subsidiary of Centrepoint Alliance Limited ABN 72 052 507 507 (Centrepoint), a financial services company listed on the Australian Securities Exchange (ASX Code: CAF).

This FSG is designed to assist you in deciding whether to use any of the financial services offered by us, as described in this FSG. We are required to give you an FSG if we provide certain financial services to you and you are a retail client. This FSG contains important information about:

- who we are;
- the financial services we offer;
- the financial products to which those services relate;
- how we and others are paid in connection with those services;
- your privacy;
- how we deal with complaints; and
- how we may be contacted.

References to 'you' and 'your' refer to potential investors who are not 'wholesale clients' as defined by the Corporations Act 2001 (Cth).

Are there any other documents that you will receive from us?

Will you receive a statement of advice?

A person who provides a retail client with personal financial advice (that is advice that takes into account the client's objectives, financial situation and needs) must give the client a statement of advice (SOA). We do not provide personal advice to retail clients. Accordingly, you should not expect to receive an SOA from us.

Will you receive a product disclosure statement?

Before investing in one of our financial products, you should be provided with a Product Disclosure Statement (PDS) from your financial adviser. The PDS is designed to assist you to make an informed decision about the product. The PDS will contain information about the product and will usually include the costs and details of other fees and charges which may apply, including (if applicable) any remuneration payable to financial advisers (collectively referred to as Adviser Fees).

How do you obtain further information?

This FSG contains general information about the financial services that we provide. When providing these financial services, we act on our own behalf as a financial services licensee. If you require more information about our products, please refer to the relevant PDS. You may also contact us via the details below.

What financial services are we authorised to provide?

Ventura is the holder of Australian Financial Services Licence (AFSL) number 253 045. Our AFSL authorises us to carry on a financial services business for retail and wholesale clients including to provide general financial product advice and deal in the following financial products:

- Deposit and payment products, including basic deposit products and non-cash payment products;
- Derivatives;
- Foreign Exchange Contracts;
- Securities; and
- Interests in managed investment schemes including investor directed portfolio services.

We are also authorised under our AFSL to operate managed investment schemes that are IDPS-Like Schemes.

How do you access our services?

Generally, we will only accept applications and instructions for our products and services through financial advisers. However we may in certain circumstances, accept instructions in writing by prior arrangement with us. Details of such arrangements are generally set out in the PDS.

Do we provide personal financial advice?

We do not provide personal financial advice in relation to our products and services. We believe investors should obtain financial product advice from qualified financial advisers who fully understand the investors' individual objectives, financial situation and needs. We only provide to you factual information or general advice regarding financial products that we issue. This factual information or general advice does not take into account your particular objectives, financial situation and needs. These factors and the PDS for the relevant financial product should be considered by you before making any investment decision on the basis of the factual information or general advice that we provide to you.

Fees and other benefits

We do not charge a fee for providing you with general financial product advice.

If you invest in one of our products, we will be remunerated through the fees we charge through that product. Our fees are set out in the PDS under which you acquired the product. This remuneration may include establishment fees, contribution fees, withdrawal fees, administration fees and transaction costs (including brokerage) applicable to the particular product. Some of these fees may be payable by us to other service providers, including investment managers, brokers and custodians for products or services provided to us in connection with any of the products we offer.

Financial advisers may receive (through their financial services licensee and in accordance with applicable legal requirements) Adviser Fees if they provide advice to you or arrange for you to invest in one of our products. Adviser Fees are typically negotiable with your financial adviser and may be deducted from your product account should you authorise us to do so. The types of Adviser fees you can agree with your financial adviser include adviser contribution fees, ongoing adviser fees, service fees and research fees.

Any Adviser Fee, if paid by us as a deduction from your product account, is set out in the PDS under which you acquired the product. The amount (or method of calculating the amount) of Adviser Fee should be disclosed in the FSG and/or SOA you should receive from the adviser. If you have an ongoing fee arrangement with your financial adviser they must also provide you with a fee disclosure statement on an annual basis.

Our staff are paid a salary and may be entitled to receive bonuses and non-monetary benefits. These bonus payments are not an additional cost to you.

We do not pay fees or other benefits to third parties for solely referring customers to us.

We may provide benefits to financial services intermediaries where the law permits us to do so. If we do, we will provide these benefits from our own resources. We maintain a register of these benefits. If you would like to review our register, please contact us.

Related parties and service providers

We or any of our service providers (including third party investment managers, custodians and administrators) may enter into transactions with, and use the services of, any related parties. It is our policy to ensure that such arrangements are on arm's length commercial terms. We or any related parties or any director or officer of any of any related party may invest in any financial product we issue or manage.

We may receive fees or derive a profit as an issuer of financial products and, where applicable, fees as an investment manager.

Directors, being employees or independent directors receive a salary (from employment) or director fees. From time to time the directors may hold interests in shares of Centrepoint or financial products issued by us.

Conflicts of interest

Potential conflicts may occasionally arise between the interests of investors, ourselves and our related parties and other parties (including service providers appointed by us). We have statutory and common law fiduciary duties to manage conflicts of interest, act in the interests of investors and, if there is a conflict, give priority to investors' interests and/or duties (as applicable). We have policies, procedures and organisational arrangements in place to manage conflicts of interest.

Cooling Off

A 14 day cooling off period may apply if you change your mind about your initial investment in one of our products. For further details, please refer to the relevant PDS.

Privacy

We are committed to implementing and promoting a Privacy Policy which will ensure the privacy and security of your personal information.

Our Privacy Policy can be obtained by contacting us directly or by visiting our website at www.venturafm.com.au

Anti-Money Laundering and Counter-Terrorism Financing

We have regulatory and compliance obligations under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (AML/CTF Act). The AML/CTF Act is intended to regulate financial services transactions in a way that will help detect and prevent money laundering and terrorism financing.

You should be aware that we may be required to carry out a procedure to verify your identity before allowing you to invest in our products, and from time to time thereafter. Accordingly, we may require your financial adviser to collect and verify your personal information and identification documentation on our behalf. Investors who do not supply the information or documentation requested or who supply inaccurate, false or misleading information or documentation, may find their application delayed or refused.

At times, we may be legally obliged to disclose the information and documentation you supply to third parties and/or law enforcement agencies, including the Australian Transaction Reports and Analysis Centre.

How we deal with complaints

As part of our commitment to providing quality services to our clients, we endeavour to resolve all complaints quickly and fairly. Our policy is to acknowledge any complaint as soon as practicable, usually within 1 business day of receiving it. The complaint is investigated and properly considered and where a complaint is able to be satisfied, a written response is communicated as soon as practicable, usually with 14 days. If you have a particular complaint regarding your financial product or investment, please do not hesitate to contact us by writing to:

Ventura Client Services

Ventura Investment Management Limited
Level 2, 28 O'Connell Street, Sydney NSW 2000

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

Compensation arrangements

Ventura is insured under the terms of a current investment management insurance policy which satisfies the requirement under section 912B of the Corporations Act that Ventura has in place this type of insurance. These insurances provide cover even if one of our employees has ceased to work for us.

Contact

You can contact us in the following ways:

By Telephone:

Ventura Client Services – 1300 738 421

By Email:

info@venturafm.com.au

By post:

Ventura Client Services
Ventura Investment Management Ltd
Level 2, 28 O'Connell Street, Sydney NSW 2000

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www.venturafm.com.au

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