



FINANCIAL SERVICES GUIDE – Dated 1st April 2024

Instreet Investment Australia Limited ABN 24 622 827 589

Instreet Investment Australia Limited (“IIAL”) is an Authorised Representative (AR No. 1302787) of 62 Consulting Pty Ltd ABN 88 664 809 303 which holds an Australian Financial Services Licence number 548573. This Financial Services Guide (FSG) is designed to assist you in deciding whether to use any of the services offered by Instreet Investment Australia Ltd (and any associated individual or corporate authorised representatives) and also to inform you about remuneration that may be paid to IIAL in relation to the services offered. This guide will provide you with an understanding of what to expect from your interactions with us, including when or if you can expect to receive a product disclosure statement (PDS) or other documentation, how to contact us, our business relationships, details of any potential conflicts and information on our procedures for dealing with disputes and how you can access those procedures.

In this FSG, references to “Instreet”, “we” and “us” means Instreet Investment Australia Ltd ABN 24 622 827 589 or any of the associated individual or corporate authorised representatives (AR’s) as the context implies. References to “you” means a financial advisor, or an existing or intending investor or client of Instreet.

You should expect to receive this FSG before Instreet, or one of our individual or corporate AR’s, provides you general advice or dealing, or if there has been a material change since we last provided you a FSG.

Who is Instreet and how to contact us: We provide financial services as an authorised representative of 62 Consulting Pty Ltd which holds an Australian Financial Services Licence (AFSL) No. 548573. You may contact us to find out more information using any of the following contact details:

Instreet Investment Australia Limited: PO Box R380 Royal Exchange NSW 1225; P: 1300 954 678 Email: info@instreet.com.au, Website: www.instreet.com.au

Authorised Financial Services and Financial Products: IIAL has been authorised to appoint individual and corporate AR’s to:

- (A) provide general financial product advice and deal in the following financial products for:
 - i) Retail clients: Basic and Non-Basic Deposit Products; Government Debentures, Stocks or Bonds; Managed Investment Schemes (including investor directed portfolio services); Securities & Superannuation.
 - ii) Wholesale clients: Derivatives and Foreign Exchange products restricted for the management of financial risk (hedging).

- (B) provide incidental custody services (other than IDPS).

We do not provide any personal advice to retail clients in relation to financial products. This means that we will not take into account your or your client’s objectives, financial situation or needs in relation to any advice we provide. Accordingly, a Statement of Advice will not be provided but where applicable, we will provide you a relevant disclosure document (such as a PDS) or provide you directions to obtain a copy of the same. We will not give you personal advice in our regular market updates, performance commentaries, product



presentations or marketing material. We will not give you personal advice when you visit our website, receive emails or contact our office or Client Services Centre.

If you choose to provide Instreet with instructions, any advice we give you will be general in nature and may not be appropriate to your or your client's objectives, financial situation and personal needs. Before you acquire any financial products you will need to consider all of the relevant disclosure documentation such as a PDS or Information Memorandum and complete the application form in, or accompanying, such disclosure document. In the event that you have any doubt or uncertainty in relation to a financial product, we recommend that you should always seek independent personal advice from an experienced financial adviser licensed to provide personal advice before you decide to invest in any financial product. If you do not obtain personal advice, you face the risk that the financial products you select will not fully take into account your personal financial objectives. We can arrange or lodge an investment application on your behalf if you instruct Instreet to execute without providing you any personal advice but we do not act on your behalf when we act in this capacity.

Relationships or associations with Financial Product Providers: Apart from the arrangements referred to below, there is no relationship or association between Instreet and any product issuers for whom we distribute products that might reasonably be expected to be capable of influencing our provision of financial services to you. Instreet has designed investment products in conjunction with third party financial product issuers and has entered contractual arrangements to promote such products. Instreet derives fees from these products, the details of which are disclosed in the relevant product disclosure statements.

IIAL owns all the share capital in Instreet Structured Investment Pty Ltd ACN 140 407 558 (ISI) and is therefore eligible to receive dividends from ISI. Pursuant to an arrangement under section 911A(2)(b) of the Corporations Act 2001 (Cth), ISI issues interests in investment products in accordance with offers made by Instreet as disclosed in the relevant PDS's. Details of remuneration payments (if any) between ISI, Instreet and each of their directors and associates in relation to these investments are disclosed in the relevant PDS.

We may be entitled to attend conferences subsidised by product issuers or hedge counterparties from time to time in the form of professional development and training courses (inclusive of travel). We will maintain a register to record any non-monetary benefits (greater than \$300) that are received or paid. You can request to review this register. You should also contact your financial adviser for information on any similar payments that they may receive from Instreet.

How you can give Instreet instructions: If you need to give Instreet instructions, you may do so in writing (eg e-mail or letter) or another method as agreed.

Do you have adequate compensation arrangements? We have adequate professional indemnity insurance in place to cover Instreet and our ARs for the financial services we provide. Our insurance includes cover in relation to the conduct of contractors/employees who no longer work for Instreet. Our compensation arrangements are in accordance with the requirements of the s.912B of the Corporations Act 2001.

Authorised Representatives: Instreet's AR's act for Instreet when they provide authorised services. They are either employed by us or are independent contractors. Our employee representatives are remunerated by salary. We pay our contractors fees depending on the services and financial services they provide. Instreet



employees and contractors may be eligible for regular bonus payments, which are discretionary and based on a set of key performance indicators.

How we are paid for the financial services provided? Instreet use a range of different methods for payment for provision of our financial services. Unless we notify you in writing to the contrary, our remuneration will be set out in the relevant disclosure document that accompanies the application form when you make your investment.

What should I do if I have a complaint? If you have any complaints about the financial service provided to you, you should take the following steps:

1. Contact Instreet and tell us about your complaint.
2. If your complaint is not satisfactorily resolved within 5 business days, please put your complaint in writing and send it to:

Compliance Officer
Instreet Investment Australia Limited
PO Box R380
Royal Exchange NSW 1225.

Please mark the envelope "Notice of Complaint". The Compliance Officer will try and resolve your complaint quickly and fairly within 20 business days.

3. If the complaint can't be resolved to your satisfaction, you have the right to refer the matter to Australian Financial Complaints Authority (AFCA). They can be contacted on 1800 931 678 or you can write to them at: Australian Financial Complaints Authority Limited, GPO Box 3, Melbourne, VIC 3001.

Privacy We are committed to safeguarding the privacy of your personal information. We collect your personal information for the purposes of providing you with financial services and we will use the information to provide you with the financial products or financial services you have requested. If you would like a copy of our Privacy Policy, you may contact our office or write or email us using the contact details above.