

Centric

FINANCIAL SERVICES GUIDE

The purpose of this Financial Services Guide (FSG) is to help you understand the financial services Specialised Private Capital Limited, trading as Centric Capital (Centric Capital, we, us, our), provides in respect of the Centric Platform Investor Directed Portfolio Service (Centric), Centric Super and managed investment schemes.

ISSUER

Specialised Private Capital Ltd trading as Centric Capital

Issue Date 5 October 2021

ABN 87 095 773 390

AFSL 246 744

Lack of Independence Disclosure

Specialised Private Capital Limited (SPC), trading as Centric Capital, holds an Australian Financial Services Licence (AFSL) where it is licenced to provide financial services such as ‘personal’ and ‘general’ advice. In relation to the provision of personal advice, Centric Capital must include a statement in this Financial Services Guide (FSG) that sets out that it is not independent, impartial or unbiased. However, we have excluded this type of statement as Centric Capital does not currently provide any personal advice in respect of its products. In the future should Centric Capital expand its services to include personal advice, this FSG will be updated to explain the reasons for any lack of independence.

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To invest through Centric, your Nominated Financial Adviser will need to complete the online application form on your behalf at www.centricwealth.com.au. We have issued a Centric Platform Investor Directed Portfolio Services Guide (**IDPS Guide**) which contains information about the benefits and risks related to Centric and will assist you in making an informed decision about Centric. You can obtain a free copy of the IDPS Guide from your financial adviser, our website, or by contacting us.

You may also receive other documents (such as product disclosure statements about the investments available through Centric) through your Centric account or from your financial adviser.

To become a member of Centric Super, your Nominated Financial Adviser will need to complete the online application form on your behalf. The Centric Super product disclosure statement (**Centric Super PDS**) contains important information about the benefits and risks related to Centric Super and will assist you in making an informed decision about Centric Super.

To invest in a Centric Capital managed fund you will need to read the Product Disclosure Statement (PDS) and complete the application form located at www.specialisedprivatecapital.com.au.

Please retain this document for your reference and any future dealings with Centric Capital.

1. Who Centric Capital Is

Centric Capital (ABN 87 095 773 390, AFSL 246744), is majority owned by Findex Group Limited (ABN 40 128 588 714) (**Findex**).

Findex is one of Australia's largest privately-owned providers of wealth, accounting, lending and risk protection advisory services. Findex has developed a proprietary system for identifying the individual needs of its clients and providing advice and services to meet those specific needs. From time to time Findex will share client information between its divisions for the sole purpose of delivering an improved level of service and comprehensive financial solutions to its clients.

If you have any further questions about Centric or the financial services we provide, please contact us:

☎ 1300 223 687

✉ support@centricwealth.com.au

🔍 centricwealth.com.au

📍 PO Box 446 Flinders Lane VIC 8009

Centric Capital acts on its own behalf as the holder of an Australian Financial Services Licence (**AFSL**) when providing financial services to you.

2. What Financial Services and Financial Products We Offer

We are the operator of Centric, the promoter of Centric Super and responsible entity for managed investment schemes. We hold an AFSL which authorises us to provide financial services including in respect of Centric (being a managed investment scheme, which is an investor directed portfolio service (**IDPS**)), Centric Super (a superannuation fund issued by Equity Trustees Superannuation Limited (ABN 50 055 641 757, AFSL 229 757) (**Trustee**)) and retail and wholesale managed investment schemes.

If you visit our website or contact Centric Capital you will receive factual information or general advice only. It is important to note that general advice does not take into account your particular financial situation, needs or objectives. Advice we provide is general in nature and is provided to enable you to assess your own circumstances against products you wish to invest in. We recommend that you obtain and read a copy of the officer document before making a decision to invest in any product.

We are authorised under our AFSL to carrying on a financial services business to:

- 1) provide financial product advice for the following classes of financial products:
 - derivatives;
 - foreign exchange contracts; and
 - interests in managed investment schemes including IDPS.
- 2) deal in a financial product by:
 - a) issuing, applying for, acquiring, varying or disposing of a financial product in respect of the following classes of financial products:
 - derivatives;
 - foreign exchange contracts; and
 - interests in managed investment schemes including IDPS.
 - b) applying for, acquiring, varying or disposing of a financial product on behalf of another person in respect of the following classes of products:
 - interests in managed investment schemes, including IDPS;
 - deposit and payment products (basic and other than basic);
 - securities;
 - debentures, stocks or bonds;
 - superannuation;
 - foreign exchange contracts;
 - derivatives;
 - general insurance; and
 - retirement savings account products (within the meaning of the *Retirement Savings Account Act 1997*).
- 3) operate the following kinds of registered managed investment schemes (including the holding of any incidental property) in its capacity as responsible entity:
 - Fixed Income Strategy 2 – a scheme which only holds derivatives and financial assets;
 - Global Systematic Equities Fund – a scheme which only holds derivatives and financial assets;
 - Multi Strategy Alternative Fund – a scheme which only holds derivatives and financial assets; and
 - schemes which only hold financial assets.
- 4) provide the following custodial or depository services:
 - operate the IDPS known as “Centric Platform”.

3. How We Are Paid for the Services We Provide

If you:

- invest through Centric, we receive remuneration in relation to your investment. Detailed information on fees and charges payable, including how fees are paid and if they can be negotiated, are set out in the IDPS Guide;
- become a member of Centric Super, we receive a promoter fee from the Trustee (the issuer of Centric Super); or
- invest through managed investment schemes, we receive remuneration in relation to your investment. Detailed information on fees and charges payable, including how fees are paid and if they can be negotiated, are set out in the PDS.

The actual amount of remuneration we receive will vary depending on a number of factors including your:

- number of accounts and account structure;
- investment value/account balance; and/or
- transactions.

Centric Capital also receives remuneration from the Australian banks that provide the pooled cash account service in respect of Centric or Centric Super, and term deposits and other fixed interest investments offered through Centric or Centric Super. The remuneration is a percentage of the total amount deposited with the Australian bank or a flat annual fee.

Centric Capital may receive remuneration, including from product issuers and third-party service providers, for administrative and other services in relation to your investment.

Companies related to us may also receive:

- payment for administration, management, information technology, taxation advice and other services provided to us.
- brokerage and custodial fees associated with Centric or Centric Super.

You can request particulars of the remuneration (including commission) or other benefits that we receive, and we will provide that information to you.

However, that request must be made within a reasonable time after we have given a copy of this FSG to you and before we provide any financial services in respect of Centric or Centric Super to you.

4. What Payments Are Made to Your Nominated Financial Adviser

When you open a Centric account and invest through Centric, you can nominate a financial adviser (**Nominated Financial Adviser**) to manage your Centric account, and enter into transactions, on your behalf. You may obtain personal advice from a financial adviser, we do not provide personal advice. If you nominate a financial adviser, you agree the fees that you will pay to them for the provision of personal advice in relation to your Centric investments.

You can authorise these fees that are payable to your Nominated Financial Adviser to be deducted from your Centric account. If you do so, we will pay the fees you owe to your Nominated Financial Adviser from your Centric cash.

Details of the remuneration payable to your Nominated Financial Adviser in connection with your investments through Centric are set out in the IDPS Guide.

The manner in which any remuneration and commission is received by your adviser from Centric Capital or from any other party in connection with your investment should also be set out in any Statement of Advice your Nominated Financial Adviser provides you.

5. How You Can Give Instructions to Us

In this section, a **Request** means any direction or instruction made by you or by your Nominated Financial Adviser on your behalf to us in relation to Centric or Centric Super.

When you invest, you authorise us to act on any Request made to us either from yourself or your Nominated Financial Adviser. Any Request that you wish to give to us in relation to your investments in Centric or Centric Super may be given electronically by you or to your Nominated Financial Adviser for actioning on your behalf.

We may decline to act on any Request you make at any time without giving any notice or reason. If we decline to act on your Request, we will let you know within a reasonable timeframe of receipt of that Request. We are entitled to act on any Request which appears complete without further reference to you.

If your circumstances change and you choose to no longer have a Nominated Financial Adviser in respect of your investments through Centric or Centric Super, please let us know by contacting us.

Instructions relating to your investment in a managed investment scheme can be provided to us in writing.

6. Our Relationships or Associations That Could Influence the Financial Services We Offer

We can appoint external service providers (such as administrators, brokers and sub-custodians) to provide services in relation to our products. Such services are contracted on arm's length terms. Please refer to the offer document for additional details on the external service providers.

We maintain a public register outlining the forms of any alternative remuneration that we both pay and receive. A copy of this register can be accessed upon request.

Any of the payments described above will be made to the extent permitted by law.

7. How We Look After Your Privacy

We are bound to comply with the Australian Privacy Principles when we handle your personal information.

We may collect your personal information directly from you, or from your Nominated Financial Adviser.

The main reason we collect, use, hold and disclose your personal information is to provide Centric to you. We may also do these things to:

- provide you with information, products or services that you might reasonably expect or request;
- understand your needs, and to suggest products and services which we think you may be interested in;
- manage rights and obligations under any laws applying to the services provided; or
- conduct research, or planning and marketing, which includes direct marketing (although you do have the right to specifically instruct that your details aren't used for these purposes).

The type of information which will usually be requested will include details about your financial, taxation, health, employment and estate planning matters. This may include details relating to your partner or family members.

You are not required to provide your personal information to us. However, if you do not provide your information then we may not be able to provide Centric to you.

As a financial service provider, we have an obligation under the *Anti-Money Laundering and Counter-Terrorism Finance Act 2006* (Cth) to verify your

identity and the source of any funds. We will undertake all reasonable steps to verify your identity, which may include the use of third-party providers solely for identification verification purposes. As part of this process, we may ask you to present identification documents such as a passport or driver's licence and may retain copies of this information.

In providing services to you, from time-to-time we will disclose information about you to other professionals, including your Nominated Financial Adviser, product issuers, as well as our service providers (such as the administrator and sub-custodian that we have appointed to provide services in respect of Centric).

We may disclose your personal information to overseas recipients (including in New Zealand).

More information about:

- how we collect, use, store and disclose your personal information;
- how you can access and seek correction of your personal information; and
- how you can make a complaint about a breach of your privacy including the Australian Privacy Principles, and how we will deal with your complaint is set out in our Privacy Policy which can be accessed on our website.

8. What to Do If You Have a Complaint


If you have a complaint about the financial services we provide to you, please contact us:

Centric and Centric Super


 1300 223 687

 support@centricwealth.com.au

 PO Box 446 Flinders Lane VIC 8009

 Alternatively, speak to your Nominated Financial Adviser about your concerns

Managed Investment Schemes


 (02) 9250 6500

 funds.management@centricwealth.com.au

 Level 15, 1 O'Connell Street, Sydney 2000

If we have not resolved your complaint within 30 days (45 days for Centric Super) or you are not happy with the outcome, you may complain to the Australian Financial Complaints Authority (AFCA), an independent dispute resolution body.

AFCA can be contacted as follows:

 1800 931 678

 info@afca.org.au

 www.afca.org.au

 Australian Financial Complaints
Authority Limited
GPO Box 3, Melbourne VIC 3001

You can also make a complaint, and obtain information about your rights from the Australian Securities and Investments Commissions by calling 1300 300 630 or visiting at www.moneySMART.gov.au.

9. About Our Professional Indemnity Insurance Cover

We maintain professional indemnity insurance that satisfies the requirements for compensation arrangements under section 912B of the *Corporations Act 2001* (Cth). The insurance provides indemnity up to the sum insured for Centric Capital's obligations under its AFSL (subject to terms and conditions). This insurance covers former employees for work done whilst they were engaged with us. You do not have a direct right to claim under this insurance.