



MELBOURNE ANGLICAN TRUST CORPORATION
as trustee for the
ANGLICAN DEVELOPMENT FUND

FINANCIAL SERVICES GUIDE

Effective Date: 12 November 2018

What is the purpose of this Financial Services Guide ('FSG')?

This FSG is an important document issued by the Melbourne Anglican Trust Corporation (ABN 82 862 724 352) in its capacity as trustee of the Anglican Development Fund ('MATC', 'we', 'us', 'our') (ABN 16 043 119 479). Its purpose is to give you information regarding the financial products and financial services that we are authorised to provide under our Australian Financial Services Licence 502165 ('AFSL').

This FSG is designed to assist you in deciding whether to use any of the financial services described in this FSG. It includes information about:

- who we are and how we can be contacted;
- how we and our associates are remunerated in relation to the financial services offered; and
- how complaints are dealt with and how you can access our dispute resolution services.

Associations and relationships

MATC is a statutory corporation established to maintain the assets of the Anglican Diocese of Melbourne ('ADOM').

In providing its financial services, MATC is acting for the Anglican Development Fund ('ADF', or 'Fund'), in its capacity as trustee of the ADF.

The ADF is a charitable trust created for the purpose of funding capital projects within ADOM. Your investment with the ADF will be used principally to provide loans to parishes and other related Anglican Institutions that are associates of MATC through ADOM.

What financial services are we licensed to provide?

We are authorised to provide the following financial services:

- general financial product advice in relation to securities (which includes an investment in the ADF); and
- dealing in securities (which includes an investment in the ADF),

to retail and wholesale clients.

We are only authorised to provide general financial product advice and so you should be aware that any advice we provide will not take into account your personal objectives, financial situation or needs. You should consider whether our advice is appropriate for you, having regard to your own personal objectives, financial situation and needs.

Identification Statement

We are required by law to give you an Identification Statement. The Identification Statement contains information about investments in the ADF, including information about who we are, the nature and key terms of the investment, as well as disclosing that there are no direct fees and costs relating to the investment. This information will assist you to make an informed decision about whether to invest in the ADF. To obtain a copy of our Identification Statement, please visit our website at: www.adfmelbourne.org.au. Alternatively, you may email us at: adf@adfmelbourne.org.au or phone us on: +61 3 9653 4220 to request a copy of our Identification Statement be forwarded to you.

What are our contact details?

Our contact details are as follows:

Name: Anglican Development Fund

Postal Address: 209 Flinders Lane, Melbourne VIC 3000

Phone: +61 3 9653 4220

Fax: +61 3 9653 4239

Email: adf@adfmelbourne.org.au

How can you give us instructions?

You can give us instructions by:

- **writing** to us at the address: 209 Flinders Lane, Melbourne VIC 3000; or
- **emailing** your written request to us at: adf@adfmelbourne.org.au; or
- sending us a **fax** to: +61 3 9653 4239.

For **non-value instructions**, such as address changes, we may be called on: +61 3 9653 4220.

How are we remunerated?

MATC does not charge investors direct fees or costs in relation to an investment in the ADF.

In addition, no fees are payable by investors for the provision of general advice relating to an investment in the ADF.

No persons other than ADOM will receive a material benefit in connection with the ADF, the administration or management of the assets of the ADF or the provision of investment advice in respect of the ADF. However, investment proceeds received by the ADF may be invested in funds managed by MATC and, as a result, MATC and other third parties associated with the operations of those funds may indirectly benefit from the payment of fees and expenses out of those funds.

MATC and ADF staff are salaried employees and do not receive any commissions or non-monetary benefits relating to the provision of general advice, or the issue of debentures, to investors in ADF.

What should you do if you have a complaint?

We are committed to dealing with investor complaints fairly and resolving issues in a timely manner in accordance with our complaints handling procedures. Any investor wishing to register a complaint should direct it to us in the first instance using the contact details below.

ADF Manager
Anglican Development Fund
The Anglican Centre
209 Flinders Lane
Melbourne VIC 3000

Phone: +61 3 9653 4220
Email: adf@adfmelbourne.org.au

We will acknowledge receipt of your complaint and will endeavour to provide you with a response to your complaint within 15 business days of receipt.

If you remain unsatisfied with the outcome, you may lodge a complaint:

- with the Financial Ombudsmans Service Australia **if lodged before 1 November 2018:**

Online: www.fos.org.au
Email: info@fos.org.au
Phone: 1800 367 287 (free call)
Mail: Financial Ombudsmans Service Australia
GPO Box 3, Melbourne VIC 3001

- with the Australian Financial Complaints Authority **if lodged on or after 1 November 2018:**

Online: www.afca.org.au
Email: info@afca.org.au
Phone: 1800 367 287 (free call)
Mail: Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001

For further information regarding our complaints policy, please contact ADF staff at: adf@melbourne.org.au, or by phone at: +61 3 9653 4220.

What compensation arrangements do we have?

MATC is insured under a professional indemnity insurance policy that covers the financial services provided by us. This insurance satisfies the requirements for compensation arrangements under section 912B of the *Corporations Act 2001* (Cth) and covers us, our employees and representatives, including any former employees and representatives who no longer work for us.

Important information that we must disclose to you by law

We are required by law to notify you that investments through the Fund are not subject to the usual protections for investors under the *Corporations Act 2001* or regulation by the Australian Securities & Investments Commission (ASIC).

Further, neither the ADF nor MATC are prudentially supervised by the Australian Prudential Regulation Authority (APRA) and investments in the ADF are not deposits and do not obtain the benefit of the depositor protection provisions of the *Banking Act 1959* (Cth).

We are also required by law to notify you that:

- MATC has an 'Identification Statement', as required by law, which can be accessed at:
Online: www.adfmelbourne.org.au
Email: adf@adfmelbourne.org.au
Phone: +61 3 9653 4220
Mail: ADF Manager
Anglican Development Fund
The Anglican Centre
209 Flinders Lane
Melbourne VIC 3000.
- an investment in the ADF is designed for persons who wish to promote the charitable purposes of ADOM and for whom the considerations of profit are not of primary relevance to their investment decision;
- there is a risk that investors may be unable to receive some or all of their money back when expected or at all (though we draw your attention to the guarantee provided by ADOM in the Terms and Conditions that apply to your investment); and
- this investment should not be compared with investments with banks, finance companies or fund managers.

The ADF is not prudentially supervised by APRA. Therefore, an investor in the Fund will not receive the benefit of the financial claims scheme or the depositor protection provisions in the *Banking Act 1959*. Investments in the Fund are intended to be a means for investors to support the charitable purposes of the Fund. Investments in the Fund are guaranteed and secured by the assets of MATC, not just those of the ADF.