

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, we, us, our), provides in respect of Centric Investor Directed Portfolio Services, (Centric IDPS and Centric IDPS 2), Centric Super Fund (Centric Super) and managed investment schemes.

Issuer

Specialised Private Capital Ltd trading as Centric Capital

Issue date: 26 August 2023

ABN 87 095 773 390

AFSL 246 744

Lack of Independence Disclosure

Specialised Private Capital Limited (SPC), trading as Centric Capital (Centric), holds an Australian Financial Services Licence (AFSL) where it is licensed to provide financial services such as ‘personal’ and ‘general’ advice. In relation to the provision of personal advice, Centric 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 does not currently provide any personal advice in respect of its products. In the future, should Centric expand its services to include personal advice, this FSG will be updated to explain the reasons for any lack of independence.

After reading this FSG, you will know:

1. About Centric Capital	2
2. What financial services and financial products we offer	2
3. How we are paid for the services we provide	3
4. What payments are made to your Nominated Financial Adviser	4
5. How you can give instructions to us	4
6. Our relationships or associations that could influence the financial services we offer	5
7. How we look after your privacy	5
8. What to do if you have a complaint	6
9. About our professional indemnity insurance cover	7

To invest through the Centric IDPS, your Nominated Financial Adviser will need to complete the online application form on your behalf at centricwealth.com.au. We have issued a Centric Investor Directed Portfolio Service Guide (IDPS Guide) which contains information about the benefits and risks related to the Centric IDPS and will assist you in making an informed decision. The Centric IDPS 2 is closed to new investors as at the date of issue of the Centric IDPS 2 Guide (IDPS 2 Guide) and existing investors cannot open new accounts within the Centric IDPS 2. You can obtain a free copy of the IDPS Guide or IDPS 2 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 both Centric IDPS and Centric IDPS 2) through your 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 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.

Centric Platform

e support@centricwealth.com.au
 p 1300 223 687
 w centricwealth.com.au

Managed Investment Schemes

e funds.management@centricwealth.com.au
 p (02) 9250 6500
 w specialisedprivatecapital.com.au

1. About Centric Capital

Centric Capital (ABN 87 095 773 390, AFSL 246744), is part of 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:

Centric Platform

-  1300 223 687
-  support@centricwealth.com.au
-  centricwealth.com.au
-  PO Box 446 Flinders Lane VIC 8009

Managed Investment Schemes

-  (02) 9250 6500
-  funds.management@centricwealth.com.au
-  PO Box R1851, Royal Exchange NSW 1225

Centric 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 the Centric IDPS, the Centric IDPS 2, 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 the Centric IDPS and Centric IDPS 2 (being managed investment schemes, which are 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 both of retail and wholesale managed investment schemes. The AFSL also includes authorisation for Corporate Collective Investment Vehicle (CCIV).

If you visit our website or contact Centric 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 carry on a financial services business to:

- 1) provide financial product advice for the following classes of financial products:
 - derivatives
 - foreign exchange contracts
 - interests in managed investment schemes including IDPSs, and
 - from 1 July 2022, securities in a CCIV.
- 2) deal in a financial product by:
 - a) issuing, applying for, acquiring, varying or

Centric Platform

e support@centricwealth.com.au
p 1300 223 687
w centricwealth.com.au

Managed Investment Schemes

e funds.management@centricwealth.com.au
p (02) 9250 6500
w specialisedprivatecapital.com.au

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 IDPSs
 - 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
 - Vinva 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 investor directed portfolio services.

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 and Centric IDPS 2 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 also receives remuneration from the Australian banks that provide the pooled cash account service in respect of Centric IDPS, Centric IDPS 2 or Centric Super, and term deposits and other fixed interest investments offered through Centric. The remuneration is a percentage of the total amount deposited with the Australian bank or a flat annual fee.

Centric may receive remuneration, including from product issuers and third-party service providers,

Centric Platform

e support@centricwealth.com.au
 p 1300 223 687
 w centricwealth.com.au

Managed Investment Schemes

e funds.management@centricwealth.com.au
 p (02) 9250 6500
 w specialisedprivatecapital.com.au

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 IDPS, Centric IDPS 2 or Centric Super to you.

4. What payments are made to your Nominated Financial Adviser

When you open a Centric account (IDPS or Super), you can nominate a financial adviser (**Nominated Financial Adviser**) to manage your 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 the cash in your account.

Details of the remuneration payable to your Nominated Financial Adviser in connection with your investments through Centric are set out in the IDPS Guide, Centric IDPS 2 Guide and PDS.

The manner in which any remuneration and commission is received by your adviser from Centric 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 IDPS, Centric IDPS 2 or Centric Super (collectively “the Centric Platform”).

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 the Centric Platform 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 the Centric Platform, please let us know by contacting us. Instructions relating to your investment in a managed investment scheme can be provided to us in writing.

Centric Platform

e support@centricwealth.com.au

p 1300 223 687

w centricwealth.com.au

Managed Investment Schemes

e funds.management@centricwealth.com.au

p (02) 9250 6500

w specialisedprivatecapital.com.au

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 requested services via 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 services requested 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;

Centric Platform

e support@centricwealth.com.au

p 1300 223 687

w centricwealth.com.au

Managed Investment Schemes

e funds.management@centricwealth.com.au

p (02) 9250 6500





w specialisedprivatecapital.com.au

- 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

Resolving complaints is a priority for us. As a first step, please contact us if you have any concerns or complaints about the products and services we provide. Our contact details are:

Centric Platform

-  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
-  PO Box R1851, Royal Exchange NSW 1225

We will let you know that we have received your complaint and will work with you to try to resolve your complaint quickly and fairly in accordance with our internal dispute resolution process. We will respond within 30 days of receipt for standard claims (managed investment schemes, the Centric IDPS or Centric IDPS 2), and 45 days of receipt for superannuation claims (*90 days for

superannuation death benefit distribution complaints). If an issue has not been resolved to your satisfaction, you may lodge a complaint with the Australian Financial Complaints Authority (AFCA).

*The maximum timeframe for a response for complaints about superannuation death benefit distributions is no later than 90 calendar days after the expiry of the 28- calendar day period for objecting to a proposed death benefit distribution.

There are many variables that can affect complaint response times. This includes the complexity of the issues raised and the availability of information, including from third parties. Any delays in managing your complaint will be communicated to you within the response timeframe.

You may also lodge a complaint directly with AFCA, though they may not deal with a complaint and will likely refer the matter back to us if you have not previously raised the matter with us.

AFCA's contact details are:

-  1800 931 678
-  info@afca.org.au
-  www.afca.org.au
-  Australian Financial Complaints Authority Limited
GPO Box 3, Melbourne VIC 3001.

Centric Platform

e support@centricwealth.com.au
p 1300 223 687
w centricwealth.com.au

Managed Investment Schemes

e funds.management@centricwealth.com.au
p (02) 9250 6500
w specialisedprivatecapital.com.au

AFCA provides fair and independent financial services complaint resolution that is free to consumers. Time limits may apply to complain to AFCA so you should act promptly, or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.

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'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.

Centric Platform

e support@centricwealth.com.au
p 1300 223 687
w centricwealth.com.au

Managed Investment Schemes

e funds.management@centricwealth.com.au
p (02) 9250 6500
w specialisedprivatecapital.com.au