

Financial Services Guide

Dated 30 September 2024

The purpose of this Financial Services Guide (**FSG**) is to provide you with key information about Schroder Investment Management Australia Limited (**Schroders**) so that you can decide whether or not you want to use Schroders' financial services.

This FSG contains important information about:

- the services Schroders can offer you;
- how Schroders and its associates are remunerated;
- Schroders' internal and external dispute resolution procedures and how you can access them.

If Schroders recommends that you acquire a financial product or Schroders offers to issue a financial product to you, Schroders will provide you with a document called a Product Disclosure Statement (**PDS**) which includes the accompanying Additional Information booklet, if relevant. To invest in any of our financial products you must complete the application form accompanying the relevant PDS or as otherwise outlined in the PDS. The purpose of a PDS is to assist you in deciding whether or not to acquire that particular financial product. The PDS contains information about the financial product such as its significant benefits and risks.

About Schroders

The financial services described in this FSG are provided by:

Schroder Investment Management Australia Limited

ABN 22 000 443 274

Australian Financial Services Licence (**AFSL**) Number 226473

Schroders is responsible for the financial services it provides to you under its Australian financial services licence.

Established in 1964, Schroders in Australia is a wholly owned subsidiary of UK-listed Schroders plc, founded over 200 years ago and active in 38 locations globally. Based in Sydney and Melbourne, Schroders Australia manages assets for clients across Australian equities, fixed income, private equity, multi-asset and global equities.

Schroders believes in the potential to gain a competitive advantage from in-house global research and that rigorous research can translate into superior investment performance. We believe that internal analysis of investment securities and markets is paramount when identifying attractive investment opportunities. Proprietary research provides a key foundation of our investment process, and our worldwide network of analysts is one of the most comprehensive research resources dedicated to funds management.

Schroders contact details

Street Address: Level 20, Angel Place
123 Pitt Street
Sydney NSW 2000

Or

Postal Address: GPO Box 5059, Sydney NSW 2001

Telephone: (02) 9210 9200

Facsimile: (02) 9231 1119

Email: info.au@schroders.com

Internet: www.schroders.com.au

How can you conduct business with us?

The PDS for each product outlines its administration procedures and processes. Please refer to the relevant PDS for detailed information on how a product is administered.

You can give us instructions online, by email, mail or electronically depending on the nature of the instruction and platform used. Some products may have their own rules about how to provide instructions or carry out certain transactions. Please refer to the relevant PDS for these details.

Financial Services offered by Schroders

Schroders is authorised under its AFSL to offer a range of financial products and services to both retail and wholesale clients. Our AFSL authorises us to provide the following financial services:

- provide financial product advice;
- deal in a financial product, in relation to deposit and payment products, derivatives, foreign exchange contracts, government debentures, stocks or bonds, interests in managed investment schemes, securities and superannuation;
- operate registered managed investment schemes which hold derivatives and financial assets; and
- provide custodial or depository services other than investor directed portfolio services.

Schroders does not provide personal financial advice. Our staff can only provide you with factual information and in some circumstances may provide general financial product advice. Our staff do not take your personal circumstances into consideration when providing general product advice. If you require personal financial product advice that takes into account your objectives, financial situation and needs, you will need to contact a financial adviser.

How are we remunerated for the services we provide?

Schroders earns a fee from the various managed investment schemes for which Schroders is the issuer. Fees may include entry fees and management fees which are calculated by reference to your investment in the schemes. In some circumstances, exit fees, account fees, performance fees and transaction fees may apply. Those fees may be calculated based on your investment in the schemes or by the performance of your investment or they may be a fixed amount which is applied on a per transaction basis. The fees you pay, and any benefits we receive, for each product we offer are set out in the relevant current PDS for each scheme.

You may request particulars of the remuneration or other benefits, however you must request the particulars within a reasonable time after being given the FSG and before any financial service identified in the FSG is provided.

We do not charge you any additional fees for any general product advice you receive from us. However, your financial planner or broker may charge you fees for providing financial product advice. This will be set out in the separate FSG and/or statement of advice (SOA) you will receive from your financial planner.

What commissions, fees or other benefits are received?

Employees of Schroders who give you general product advice do not receive specific payments or commissions for the giving of that advice. These employees and our directors receive salaries, bonuses and other benefits from us. Bonus payments and other benefits are discretionary, and based on achievement of pre-determined objectives.

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.

Related parties

We may enter into transactions with, and use the services of, related parties within the Schroders Group, for example, for the operation or management of the funds, for which we pay fees. 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 Schroders or its related parties may invest in any managed investment scheme we manage. We may receive fees or derive a profit as issuer of financial products and, where applicable, fees as the investment manager.

Privacy

We understand that most individuals are concerned about the protection of their personal information. The privacy of your personal information is therefore important to Schroders. We do not generally collect personal information about you. However, where Schroders does collect such information, so that we may provide you with the financial product(s) and associated service(s) you request as well as information on other products offered by Schroders, in most cases you can gain access to your personal information.

If you have any concerns about the completeness or accuracy of the information Schroders may have about you or would like to access your information, you can contact Schroders on (02) 9210 9200 or in writing to the postal or e-mail addresses set out in this FSG. If you would like a copy of our Privacy Policy Statement, visit Schroders' website at www.schroders.com.au.

Compensation and insurance arrangements

Pursuant to s912B of the Corporations Act, Schroders maintains adequate professional indemnity insurance to cover the financial services provided by Schroders Group entities and its employees, including employees who no longer work for Schroders but who were employed at the time the conduct occurred giving rise to a claim for compensation.

Complaints

Schroders has procedures in place for dealing with complaints. We will seek to acknowledge receipt of your complaint in writing as soon as reasonably practicable and in any event within 1 business day from receipt and address your complaint within 30 days.

Investors with enquiries should contact Schroders. Notification of any complaint should be made in writing addressed to:

Client Services Manager

Schroder Investment Management Australia Limited
GPO Box 5059
Sydney NSW 2001

Alternatively complaints can be lodged via:

Email: info.au@schroders.com
Telephone: +61 (0)2 9210 9200

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority, or 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.
AFCA is not available to New Zealand unitholders.