Financial Services Guide

Issued by NAB Investment Services Pty Ltd (NIS) ABN 62 688 451 989,
Australian Financial Services Licence No. 700063 (AFSL).

Please make sure you retain a copy of this Financial Services Guide (FSG) for future reference. If you have any further queries regarding this FSG, please contact NIS on **13 13 80** or **enquiries@nabtrade.com.au**.

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1 About this FSG

This Financial Services Guide (**FSG**) is an important document that is provided by NAB Investment Services Pty Ltd ABN 62 688 451 989, AFSL 700063 (referred to in this FSG as **NIS**, **we**, **our** or **us**).

1.1 The purpose and content of this FSG

This FSG is designed to help you decide if you want to use our services as well as giving you important information we think you need to know. It sets out the range of services and products we can offer under our licence, together with details of:

- our relationships with product providers;
- how we manage any potential conflicts of interest we may have;
- how we, our staff and associates are paid, and any other benefits we might receive;
- how we collect and use your personal information;
- our processes for dealing with problems and complaints and how you can access them; and
- the remuneration and other benefits that may be received by us or other relevant persons in relation to the financial services we provide.

This FSG does not relate to any financial services provided by National Australia Bank Limited (**NAB**), JBWere Limited (**JBWere**), WealthHub Securities Limited (**WealthHub Securities**) or UBank. NAB, JBWere and WealthHub Securities have their own FSGs. It also does not relate to any services or products we provide that are not financial services or financial products.

2 About our services

2.1 What kinds of services can we provide?

Under our AFSL, we can give general advice on, and deal in the following products on behalf of another person:

- interests in managed investment schemes, other than investor directed portfolio services; and
- securities.

Our authorisation to deal in the types of financial products listed above extends to applying for, acquiring, varying or disposing of a financial product on behalf of another person, or arranging for a person to deal in a financial product.

We are also authorised to give general advice on basic deposit products.

We are authorised to provide these services to retail and wholesale clients.

We provide these services in connection with the Managed Portfolio Account, which is a registered scheme (ARSN 693 861 086) issued by The Trust Company (RE Services) Limited ABN 45 003 278 831, AFSL No. 235150 (**Perpetual**). We have been appointed to act on behalf of Perpetual as administrator of the scheme. The Managed Portfolio Account is made available to clients through the nabtrade platform. nabtrade is the information, trading and settlement service provided by WealthHub Securities.

2.2 We are not the issuer of any financial products. Do we give you personal advice?

No. We only give you factual information and general financial product advice.

Financial product advice is a recommendation or opinion which is intended to influence you in making a decision to acquire or retain a particular financial product or a class of financial products, or which a reasonable person might regard as having such an influence. Personal advice is financial product advice that takes into account one or more of your objectives, financial situation and needs.

Any information or advice we give you in relation to a financial product won't take into account any of your personal objectives, financial situation or needs. So, you'll need to decide whether the product is right for you.

2.3 Documents you may receive from us

In addition to this FSG, you may receive from us a Product Disclosure Statement (**PDS**) issued by Perpetual for the Managed Portfolio Account.

A PDS is a type of offer document which provides information about the relevant financial product, for example, its features, benefits, fees and associated risks, to enable you to make an informed investment decision.

A PDS must be given to you in connection with any offer or recommendation to invest in various types of financial products, including the Managed Portfolio Account.

2.4 Who do we act for?

We are responsible for the financial services we provide to you under our AFSL. We may act as a distributor or agent on behalf of product issuers.

We have been appointed by Perpetual to act on their behalf as administrator and distributor of the Managed Portfolio Account. When providing financial services in respect of the Managed Portfolio Account, we may act either on our own behalf, or on behalf of Perpetual.

2.5 Instructing us

You can give us instructions by using the contact details set out below.

There are rules around how to provide instructions and execute certain transactions for certain products and services such as the Managed Portfolio Account. Investment instructions (including applications, transactions and withdrawals) in relation to the Managed Portfolio Account are provided through the nabtrade platform. Please refer to the Product Disclosure Statement (**PDS**) for the Managed Portfolio Account.

Generally, for other matters, you need to give us instructions in writing (e.g. email or letter) or another method as agreed by us.

You can contact us:

By phone:	**13 13 80**
	For more information about our opening hours visit nabtrade.com.au/contact-us
By mail:	**GPO Box 4545, Melbourne VIC 3001**
Online:	**www.nabtrade.com.au**

3 Do we have any relationships or associations with financial product issuers?

We have been appointed by Perpetual to act on their behalf as administrator and distributor of the Managed Portfolio Account.

As a member of the companies in the NAB Group, we're related to several product issuers, including NAB, JBWere and WealthHub Securities.

4 Costs, remuneration and other benefits received

4.1 How we're paid for the services we provide

We will receive remuneration in connection with the provision of financial services to you. This includes remuneration from the fees you pay for investing in the Managed Portfolio Account or other remuneration that we may receive from third parties in connection with your investment.

Perpetual is the issuer of interests in the Managed Portfolio Account. As the product issuer, Perpetual is entitled to the fees charged in respect of the Managed Portfolio Account. As a service provider to Perpetual, we receive a payment from Perpetual for the administration and distribution services we provide in respect of the Managed Portfolio Account.

For more information on the current fees and costs charged by Perpetual in relation to the Managed Portfolio Account, see the PDS for that product.

4.2 Pay and benefits received by NAB staff members

Our staff members are salaried employees of NAB. In most cases they don't receive any part of the fees or commissions that may be paid to us or other companies in the NAB Group in connection with the services referred to in this FSG.

Staff members may be entitled to receive additional monetary or non-monetary benefits and/or rewards resulting from participation in remuneration arrangements managed by NAB.

Monetary benefits or rewards for eligible staff may include a variable reward, the level of which depends on the overall performance of the NAB Group of companies and the individual staff member's performance. Whether staff members receive any such benefits and rewards depends on a broad range of balanced financial, non- financial, risk, conduct and behavioural factors, which may include a measure linked to sales of products and services.

Non-monetary benefits or rewards for eligible staff may be provided in the form of recognition points which can be redeemed for items such as gift cards, home appliances, beauty & fashion products and personal experiences. Eligible staff may attend an annual recognition event that includes travel and accommodation. It is not possible to determine at any given time whether a staff member will receive any form of benefit or reward or to quantify them. They are not directly attributable to any product that the staff member has given advice on.

You can request more information about these remuneration arrangements within a reasonable time after you are given this Financial Services Guide and before you apply for the Managed Portfolio Account.

5 Privacy

5.1 What information do we keep about you?

We keep a record of your personal information, which may include your address, financial details, and other information we need to provide services to you.

The personal information collected will be used to provide you with financial services and for purposes of related activities in the provision of the services. We may disclose your personal information to any person who is a company within the NAB Group at any time. We may disclose your personal information to third parties outside the NAB Group including those involved in providing, managing or administering your product or service, authorised representatives of the NAB Group who sell products or services on our behalf and credit reporting bodies or other approved third parties who are authorised to assess the validity of identification information. We may also disclose your personal information to other third parties where we are required by law to disclose your information or where you have given your consent.

We take your privacy seriously. The NAB Group privacy policy is designed to ensure that your personal information remains both private and secure. You can read the privacy policy online at **www.nab.com.au/privacy** or ask us to send you a copy by calling **13 22 65**.

6 Financial crimes monitoring

Under Anti-Money Laundering and Counter-Terrorism laws, we have to meet strict identification requirements before we can provide services to you. Where we're legally obliged to do so, we may disclose the information we've gathered about you to regulatory or law enforcement agencies.

You should also be aware that investing activity may be delayed, blocked or declined where we have reasonable grounds to believe they breach Australian law or the law of any other country.

7 Professional indemnity insurance and compensation arrangements

As a further protection for our clients, we maintain professional indemnity insurance that satisfies the requirements for compensation arrangements under section 912B of the *Corporations Act 2001* (Cth). This insurance provides money to pay claims against us or our employees and representatives, past and present, allowing us to compensate retail clients for loss or damage suffered because of breaches of relevant obligations under Chapter 7 of that Act.

8 Resolving complaints

We'll always do our best to serve you and our communities well. It's what we're here for. However, we understand that there may be times when you're dissatisfied or not happy with us.

It could be our services, staff or even how we've handled your complaint. Whatever it might be, we want you to tell us about it – so we can get to the bottom of it, make changes and do better.

8.1 When is it a complaint?

If you'd like us to respond to a problem that needs fixing, we'll consider this a complaint. We'll get in touch with you and try to resolve it as quickly as we can (hopefully the first time you contact us).

8.2 When is it feedback?

If you have ideas on how we can do things better, but don't want us to respond or resolve anything, we'll consider this as feedback. We'll review it, record it, and take it on board, but we won't get in touch with you.

8.3 How to lodge a complaint with us

You can either make a complaint yourself or ask someone to help you do it, such as a friend, family member, support worker or carer. If you're getting help, it's best to lodge the complaint online or by mail (find out more in section 10 of the NAB Complaints Policy, at nab.com.au

Complaints relating to the financial services provided by NIS, including general advice or administrative services in connection with the Managed Portfolio Account, may be lodged using the details set out below.

If you are dissatisfied with any aspect of our service, please contact us:

Telephone: **13 13 80**

Email: **enquiries@nabtrade.com.au**

Website: **www.nabtrade.com.au**

Address: **GPO Box 4545, Melbourne VIC 3001**

We'll work to resolve any issue you have as soon as we can.

8.4 Making a complaint with AFCA if we can't resolve it

If your complaint isn't resolved to your satisfaction within 30 days, you may have the right to take it to the Australian Financial Complaints Authority (**AFCA**), an independent complaints resolution body.

AFCA is an external dispute resolution scheme that provides free advice and assistance to consumers and investors to help them resolve complaints relating to members of the financial services industry, including managed investment schemes, pooled superannuation trusts, financial advice, investment advice and sales of financial or investment products. You can contact them at:

By phone: **1800 931 678 (free call)**

By mail: **Australian Financial Complaints Authority**
GPO Box 3
MELBOURNE VIC 3001

Email: **info@afca.org.au**

Online: **www.afca.org.au**

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