

# Financial Services Guide - Millinium Capital Managers Limited

28 Market St, Brisbane QLD 4000 | ABN 32 111 283 357 | AFSL 284 336

Dated 2 March 2009

## What is the purpose of this FSG?

This Financial Services Guide ("FSG") is an important document which provides you with information about Millinium Capital Managers Limited ("Millinium Capital Managers", "we", "us") to help you decide whether to use our financial services.

## This FSG contains information on:

- who we are;
- if we have authorised representatives and who they are;
- how we can be contacted;
- certain financial services that we can offer you;
- how we, our authorised representatives and other parties involved in providing the financial services are paid in relation to the financial services we offer;
- details on any potential conflicts of interest; and
- details of how you can make a complaint about us or the financial services we provide.

The preparation and distribution of this FSG has been authorised by Millinium Capital Managers and relates to general advice given by our authorised representatives on our behalf.

## Who is Millinium Capital Managers?

Millinium Capital Managers is an Australian Financial Services Licensee that is licensed to provide general financial advice about, and deal in, certain financial products issued by us. We aim to provide quality financial products and services to investors.

Our parent company is Millinium Funds Management Pty Ltd, and forms part of the wider Millinium Group.

## Our details:

### Head Office

28 Market Street,  
Brisbane, QLD, 4000  
ABN 32 111 283 357

### Telephone

1800 807 510

### Facsimile

1800 065 194

### Postal Address

28 Market St, Brisbane, Qld, 4001

## Who is our authorised representative?

We have none.

## Getting personal advice

We cannot provide you with personal financial product advice. Personal advice is advice that takes into account your objectives, financial situation and needs. Where you are referred to a financial planner for personal advice, they will make reasonable enquiries to understand your personal objectives, financial situation and needs. Their personal advice will always be provided to you in their Statement of Advice ("SOA"). You have the right not to tell them information about yourself. If you do this, they will give you a warning in the SOA. The SOA warning will draw your attention to the risks of not providing full information about yourself. Therefore you should, before acting on any advice you receive, consider the appropriateness of the advice and read carefully the warnings contained in the SOA before making any decision based on their advice. If you do not wish to receive personal financial product advice, you take the risk that the financial product that you select may not take into account your objectives, financial situation or needs.

## How to invest

You will need to obtain a current product disclosure statement ("PDS") from us to decide whether or not to make an investment with us. The PDS contains information about our managed funds and helps you to make an informed decision about those products. It will inform you about the features, costs, risks and benefits as well as other information that you may need to know before you decide to acquire

the financial product(s). You will need to read the PDS and complete the accompanying application form in order to invest in the product.

## Remuneration

Millinium Capital Managers' personnel who provide general advice on our behalf or act for in providing investment services to us are paid a salary. They may receive a bonus that is not directly related to the general advice they give you or investment services they give us. They do not receive any direct payment in relation to the general advice they provide on our behalf.

We do not receive any payment when general advice is provided on our behalf. However, if you decide to invest in our product, we receive fees in relation to that investment. Those fees are set out in the PDS for the product. These fees may change from time to time upon notification to investors pursuant to the Corporations Act 2001 (Cth). Our management fees range up to 2.00% of funds under management. We may also receive an early withdrawal fee and a loan administration fee from a borrower on commercial loan assets for a fund we operate, which is described in the PDS.

We have arrangements to pay referral fees to third parties in respect of any investors that are referred to us. If you have been referred to us by a third party, we may pay that party a referral fee of up to 0.27% of our management fee. These payments do not result in a fee increase to investors given they are paid out of what we earn.

If you have a financial planner, you will receive a Statement of Advice from them that sets out the exact amount of fees, commissions and other benefits they will receive, as well as any conflicts of interest that may arise for any financial product recommendations.

From time to time, we may also receive other benefits from underlying fund managers such as

conferences, subsidised training and research. We maintain a conflicts register for these types of payments and ensure they accord to industry practice.

All fees expressed are inclusive of GST.

### **ANTI-MONEY LAUNDERING**

On 12 December 2007, the Anti-Money Laundering and Counter Terrorism Financing Legislation 2006 (Cth) ("AML") came into effect to reduce the possibility of financing terrorism and money laundering. The new rules are very strict and require us to verify the identify and in some cases, re-verify an investor by certified identification material of an acceptable certifier under AML.

As a result of AML, transactions can be delayed, blocked, frozen or refused where we have reasonable grounds to believe such transactions breach the law. Millinium Capital Managers is not liable for any loss suffered (including consequential loss) as a result of compliance with AML. If we do not comply with the AML process, Millinium Capital Managers can be subject to penalties.

Millinium Capital Managers also has certain reporting obligations under AML, including disclosure of information gathered to regulatory and/or law enforcement agencies, such as AUSTRAC and other bodies. Therefore, it important to provide correct information, as it is an offence to make a false or misleading statement under AML.

### **YOUR QUESTIONS ANSWERED:**

#### **Is there anything that I should or should not do?**

You should do the following:

- give us complete, up to date and accurate details when investing;
- keep us informed of any change(s) you need; and
- get appropriate personal financial product advice before investing.

For your own protection, you should not:

- sign any blank forms;
- appoint any financial planner as your attorney or authorised signatory;
- appoint any other person as your attorney or authorised signatory unless you get legal advice;
- give us unclear or misleading instructions or false information.

#### **What information do you keep in my file and can I examine my file?**

The privacy of your personal information is important to us. We may keep records of any financial product you select. We must ensure privacy and security of your personal information in accordance with our Privacy Policy. You can obtain a copy of that policy on request. You may access your personal information in accordance with our Privacy Policy by calling 1800 807 510 or accessing our website, [www.Milliniumcapital.com](http://www.Milliniumcapital.com)

#### **How can I give instructions about my financial products?**

Generally, you may give us or our authorised representative your instructions, by telephone or in writing (eg., by fax or letter). Any instruction given to us or our authorised representative to amend, alter or dispose of any financial products for you must be provided in writing before they will be acted upon.

#### **What can I do if I have a complaint?**

In any case where you have a complaint about the financial services provided to you, you should first contact the person who provided the service to you. If the complaint cannot be settled in the first instance, you should contact us via the contact details set out below:

##### *In writing*

Dispute Resolution Officer  
Millinium Capital Managers Limited  
28 Market Street,  
Brisbane, Qld, 4000

##### *Facsimile*

1800 065 194

When your complaint is received by us it will be entered onto our complaints register. All details of the complaint will be sent to our Dispute Resolution Officer who will investigate the circumstances of the complaint. If our Dispute Resolution Officer is unable to reach a satisfactory resolution of the complaint within forty five (45) business days of receipt, you should contact the ombudsman service. The details are:

##### *In writing*

The Manager  
Financial Ombudsman Service  
GPO Box 3, Melbourne, Victoria,  
3001

##### *Telephone*

1300 780 808 (local call rate)

##### *Email*

[info@fos.org.au](mailto:info@fos.org.au)

##### *Website*

[www.fos.org.au](http://www.fos.org.au)

Please note the FOS Panel can currently only deal with claims for compensation up to \$150,000. However the FOS Panel can decide to consider a claim above \$150,000 if the parties to a claim together with FOS reach an agreement under the FOS Rules. These monetary limits are being reviewed.

You can also make a complaint to the Australia Securities and Investments Commission ("ASIC") at any time by contacting them on 1300 300 630. There is no charge to you for accessing the services offered by ASIC.

#### **Any questions?**

If you have any further questions about the financial services, please call Millinium Capital Managers Investor Services on 1800 807 510. Please retain this document for your reference and any future dealings with us.