

# Financial Services Guide

Dated: May 2023

This FSG is designed to provide information about the financial services provided by Kardinia Capital Pty Ltd (“KC”), (“us” and “we”) and to assist a potential retail client (“you” and “your”) to identify:

- who we are and our contact details as well as the contact details of Equity Trustees Limited (ABN 46 004 031 298, AFSL No. 240975) (“Equity Trustees”), which is the responsible entity and issuer of the registered managed investment scheme that we manage;
- potential conflicts of interest;
- the services and types of products we are authorised to provide;
- fees and charges;
- how we deal with privacy; and
- how we deal with complaints.

This FSG is not intended for wholesale clients as defined by the Corporations Act 2001 (Cth) (Corporations Act) (i.e., professional investors). The information contained in this FSG is general information only and has been prepared without taking into account any particular person’s needs or objectives. KC provides no warranty regarding the suitability of any of the products or services described in this FSG for any person.

## Other documents you may receive

Before investing in any of our products, you will need to obtain a copy of the relevant Product Disclosure Statement (PDS). A PDS is an important document designed to explain the key features of a financial product. A PDS includes information about fees and charges which may apply, including (if applicable) any fees, commission or other benefits, investment strategies, risks, taxes, dispute resolution and cooling-off rights amongst other things. You can download a copy of the relevant PDS from our website or call our Client Experience team. Where a retail client receives personal advice (advice that takes into account the client’s objectives, financial situation and needs), the client is required to be given a Statement of Advice (SOA). As we do not provide personal advice to retail clients, no SOA will be provided.

## About Us

KC was established in 2011 to continue the management of a long/short strategy which was launched in 2006 under a previous owner. Our head office is located in Melbourne, Australia.

## About Our Fund

Equity Trustees acts as the responsible entity of our fund. The fund that is currently available for investment by retail clients is:

- Kardinia Long Short Fund (ARSN 156 292 625) (“the Fund”)

Equity Trustees Limited (“Equity Trustees”) (ABN 46 004 031 298), AFSL 240975, is the Responsible Entity for the Kardinia Long Short Fund (“the Fund”). Equity Trustees is a subsidiary of EQT Holdings Limited (ABN 22 607 797 615), a publicly listed company on the Australian Securities Exchange (ASX: EQT).

This publication has been prepared by Kardinia Capital Pty Ltd to provide you with general information only. In preparing this information, we did not take into account the investment objectives, financial situation or particular needs of any particular person. It is not intended to take the place of professional advice and you should not take action on specific issues in reliance on this information. Neither Kardinia Capital Pty Ltd, Equity Trustees nor any of its related parties, their employees or directors, provide and warranty of accuracy or reliability in relation to such information or accepts any liability to any person who relies on it. Past performance should not be taken as an indicator of future performance. You should obtain a copy of the Product Disclosure Statement before making a decision about whether to invest in this product.



Equity Trustees provides services (or arranges for third parties to provide services) including compliance, administration and reporting services relating to our Fund.

## Warnings where general advice is provided

We provide general financial product advice to retail and wholesale clients. That general advice may be passed on to retail clients and as such, we provide, either verbally or in writing, the following General Advice Warning:

“The information provided is general information only. The information is for general information only and is not intended to provide you with financial advice or take into account your objectives, financial situation or needs. You should consider, with your professional adviser, whether the information is suitable for your circumstances. Before you decide to invest or continue to invest in the Fund, you should consider the PDS. You can get a copy of the PDS from our website [www.kardinia.com.au](http://www.kardinia.com.au) or by calling +61 2 7201 9015.”

## What financial services are available through KC?

KC holds an Australian Financial Services License (No. 546441) (AFSL) under the Corporations Act. We are responsible for the financial services provided to you under our AFSL and do not act as a representative for any other AFSL holder.

KC is authorised by ASIC to provide general financial product advice to retail and wholesale clients for the following classes of financial products:

- derivatives;
- interests in managed investment schemes excluding Investor Directed Portfolio Services; and
- securities.

We are authorised to deal in a financial product by issuing, applying for, acquiring, varying or disposing of a financial product to wholesale clients in respect of the following classes of financial products:

- derivatives

We are authorised to apply for, acquire, vary or dispose of a financial product on behalf of another person to wholesale clients in respect of the following classes of products:

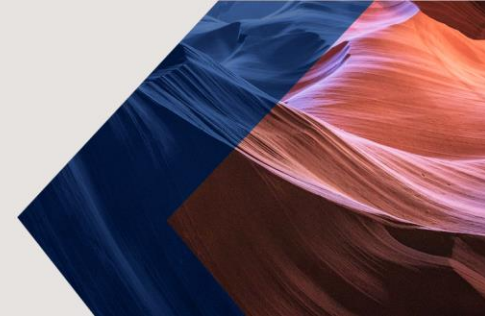
- deposit and payment products - basic deposit products;
- derivatives;
- interests in managed investment schemes excluding Investor Directed Portfolio Services; and
- securities

## What are the fees, charges and commissions?

KC receives management fees in relation to the investments we offer. These fees are described in detail in the relevant PDS and include management fees and performance fees. Certain expenses may also be recovered from the Fund by us and/or Equity Trustees. Details of the fees and expense recovery are set out in the PDS for the Fund.

There are no commissions or fees payable to KC staff directly for any general advice or service delivered. KC staff receive a salary and may receive bonuses and other benefits from time to time. Bonuses and other benefits are discretionary and based on achievement of predetermined objectives and are at no additional cost to you.

You may receive advice about our products from financial advisers. Your adviser is required to set out their Adviser Remuneration in the FSG and/or SOA they give to you. If you have an ongoing fee arrangement with your financial adviser, they must also provide you with a fee disclosure statement on an annual basis.



## Public gift register

We may provide benefits to financial services intermediaries where the law permits us to do so. If we do, we will provide these benefits at no additional cost to you. KC keeps a register that details these benefits, or alternative forms of remuneration, which are worth more than \$100. The Register also records remuneration received by KC.

To request a copy of KC's Gift Register, please contact Kardinia via:

Email: [enquiries@kardinia.com.au](mailto:enquiries@kardinia.com.au)

Please provide the following details:

- your name;
- address;
- telephone numbers, email or fax, as applicable; and
- any other relevant information.

KC will endeavour to provide a copy of the register within seven (7) days of the date of the request, by sending a copy of the register to the address, email or fax number provided.

## Rebates and related payments

Subject to the Corporations Act and the constitution of the Fund, KC may negotiate lower or different fees with, or pay rebates to, certain investors that are wholesale clients as defined in the Corporations Act.

In addition, we may provide sponsorships or other deemed 'soft dollar benefits' to licensees/representatives whose clients invest in the Fund.

## Insurance coverage

Under the Corporations Act and regulations made under that Act, KC as the holder of an AFSL is required to have professional indemnity insurance that is adequate having regard to the nature of our business and the potential for compensation claims. KC has an

investment managers' insurance policy in place which covers professional indemnity, crime and directors & officer's liability insurance. KC is satisfied with the adequacy of that cover. The cover available to KC extends to include losses arising from the conduct of former employees or representatives of KC (which occurred during their employment with, or service for KC) as if those persons were still employed by, or were still representatives of, KC. Senior management reviews the insurance coverage and policies annually.

## Conflicts of interest

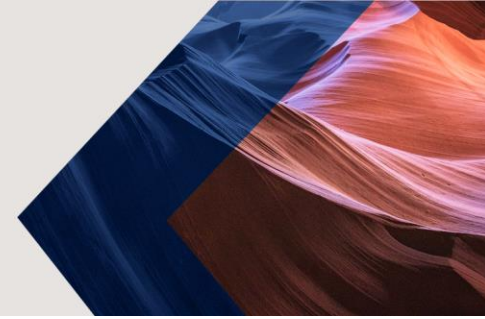
Potential conflicts may occasionally arise between the interests of investors, ourselves and our related parties and other parties (including service providers appointed by us). We have statutory and common law fiduciary duties to manage conflicts of interest and act in the best interests of investors, and if there is a conflict, give priority to investors' interests. We have policies, procedures and organisational arrangements in place to manage conflicts of interest. We or any related parties of KC or any director or officer of any of them may invest in any financial product we issue or manage.

## Your privacy

We take reasonable steps to ensure that the personal information about an investor that we collect, use or disclose is accurate, complete and up to date. All personal information collected will be handled in accordance with our Privacy Policy.

Under the Privacy Act 1988 and its amendments, an investor may request access to the personal information we and our service providers hold about them. The investor may request to amend or correct information, however if we do not agree with the requested changes, we are not obliged to make those changes.

The investor can request access to their personal information or a copy of our Privacy Policy by contacting the Privacy Officer via:



## KC Privacy Officer

Kardinia Capital Pty Ltd

Contact: Kristiaan Rehder

Email: [enquiries@kardinia.com.au](mailto:enquiries@kardinia.com.au)

For complaints concerning privacy matters which have not been resolved to your satisfaction, you can then lodge your complaint with the Office of the Australian Information Commissioner via their online Privacy Complaint Form, available at <http://www.oaic.gov.au/privacy/privacy-complaints/>

## Providing instructions to us

Unless otherwise stated in the relevant PDS or offer document, we require that you provide all instructions to us in writing, signed by you. Where those instructions are of a purely administrative nature, we will act in accordance with those instructions. Otherwise, we will consider those instructions in accordance with our legal obligations.

## If you have a complaint

The KC complaints handling process is designed to ensure that any concerns or feedback you may have are dealt with appropriately, promptly and fairly. Your concerns may be provided either verbally or in writing in strict confidence to the KC Complaints Officer via:

## KC Complaints Officer

Kardinia Capital Pty Ltd

Contact: Kristiaan Rehder

Email: [enquiries@kardinia.com.au](mailto:enquiries@kardinia.com.au)

Please provide the following information in your correspondence or discussion:

- your contact details including name, address, telephone numbers, email and fax, where applicable;

- which aspect of KC's products or services your complaint relates to;
- nature of the concern;
- relevant dates and parties involved;
- the relevant remedy sought; and
- any other relevant information.

KC will acknowledge the complaint as soon as practicable after receipt and will endeavour to resolve the complaint within 30 days. If KC has not resolved the complaint within 30 days, or you are dissatisfied with the outcome of our internal complaints process, you have the right to contact the Australian Financial Complaints Authority (AFCA) about your complaint.

AFCA is an external dispute resolution scheme that provides free advice and assistance to investors to help them in resolving complaints relating to financial services and products. The AFCA contact details are:

Australian Financial Complaints Authority

GPO Box 3

Melbourne VIC 3001

Phone: 1800 931 678

Email: [info@afca.org.au](mailto:info@afca.org.au)

Web: [www.afca.org.au](http://www.afca.org.au)