

Financial Services Guide (FSG)

Preparation Date: 17 October 2022

Issued by: Quotient Capital Pty Ltd (ABN 38 109 490 066 | AFSL 280285)

What is the purpose of this Financial Services Guide (FSG)?

This FSG helps you decide whether to use the financial services offered by **Quotient Capital Pty Ltd**. We are required to provide an FSG if we provide certain financial services to you as a **retail client**.

It contains key information about:

- Who we are;
- The financial services we offer;
- The financial products those services relate to;
- How we and others are paid;
- How we handle your privacy;
- How we deal with complaints; and
- How you can contact us.

This FSG is **not intended for wholesale clients** as defined by the *Corporations Act 2001 (Cth)*. References to “you” and “your” refer to retail clients only.

About Us

This FSG is issued by **Quotient Capital Pty Ltd**, an Australian-owned investment and wealth management firm specialising in fixed income, managed funds, and exclusive pre-IPO opportunities. We hold **Australian Financial Services Licence (AFSL) No. 280285**.

Contact us:

- Email: support@quotient-capital.com
 - Website: www.quotient-capital.com
 - Mail: Collins Square Tower 5, Level 23, 727 Collins St, Melbourne VIC 3008
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Our Authorised Financial Services

We are authorised under our AFSL to provide the following services to **retail and wholesale clients**:

- Operate registered managed investment schemes
- Provide general financial product advice on:
 - Fixed income securities
 - Managed investment schemes
 - Government and corporate bonds
 - Securities and listed investments
 - Superannuation products
- Deal in financial products by issuing, acquiring, varying, or disposing of them

We do **not provide personal advice**. Any advice we give is general in nature and does not consider your personal objectives, financial situation or needs.

General Advice Only

Quotient Capital provides **general financial product advice only**. We do not provide personal financial advice and do not issue Statements of Advice (SOAs). Our general advice is commonly found in:

- Product Disclosure Statements (PDSs)
- Target Market Determinations (TMDs)
- Website materials
- Investor updates and commentary

Where general advice is provided, a **General Advice Warning** will accompany it.

Disclosure Documents You May Receive

Before investing in any of our products, you will receive a **Product Disclosure Statement (PDS)** and, where applicable, a **Target Market Determination (TMD)**. These documents:

- Help you understand the product and its risks
 - Outline fees and costs
 - Assist you in determining whether the product suits your needs
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Fees, Commissions & Other Benefits

If you invest in a Quotient Capital product or service, we may receive fees such as:

- Management fees
- Performance fees
- Contribution or withdrawal fees

Details of applicable fees are disclosed in the PDS.

Our employees (including directors) are paid salaries and may receive performance-based bonuses. These are paid by us and are not an additional cost to you.

We do not pay commissions to your financial adviser. Any fee you agree to pay your adviser is a separate arrangement between you and them.

We may pay referral fees or provide support to third parties (such as intermediaries) who assist with the administration or distribution of our products. These arrangements are fully documented and available on request.

Conflicts of Interest & Related Parties

From time to time, we may transact with or engage related parties. All such dealings are conducted on **arm's length terms**. Directors, officers or staff may also invest in Quotient Capital products.

We have robust **conflict management policies** in place to ensure that our clients' interests are always prioritised.

Privacy and Data Protection

We respect your privacy. We manage your personal information in accordance with the **Privacy Act 1988 (Cth)** and the **Australian Privacy Principles (APPs)**.

Please refer to our Privacy Policy or contact us to request a copy.

Professional Indemnity Insurance

Quotient Capital holds **professional indemnity insurance** that meets our obligations under the Corporations Act. This covers claims relating to the conduct of current and former representatives.

Complaints and Dispute Resolution

We aim to resolve complaints promptly and fairly.

1. Contact us:

Phone: 1300 000 000

Email: support@quotient-capital.com

✉ Mail: Complaints Officer, Collins Square Tower 5, Level 23, 727 Collins St, Melbourne VIC 3008

2. We will acknowledge your complaint within 24 hours or as soon as practical and aim to resolve it within 30 calendar days.
3. If unresolved, you can contact:

Australian Financial Complaints Authority (AFCA)

GPO Box 3, Melbourne VIC 3001

1800 931 678

www.afca.org.au

info@afca.org.au

AFCA provides a free and independent dispute resolution service.