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SLM Corporate

# Financial Services Guide

A guide to our financial services

SLM Corporate Pty Ltd  
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## Overview

This Financial Services Guide (FSG) is issued by SLM Corporate Pty Ltd ABN 50 088 664 680 (SLM) to ensure you are given adequate information about the financial services being offered. It is designed to help you as a wholesale customer to decide whether to use these services and to ensure that we comply with our obligations as a financial services licensee.

This FSG tells you:

- About us
- About our financial services and products
- The costs, remuneration, fees, commissions and other benefits that may be paid to us, our employees and others
- What associations or relationships we have with financial product issuers
- Our compensation and insurance arrangements
- If you have a complaint, how it will be dealt with
- How we collect and use your personal information
- How you can contact us.

If you have any questions relating to this FSG or SLM, please contact us. Our contact details are set out on the front page of this FSG. Any changes to these details can be found on our website at [www.slmcorporate.com.au](http://www.slmcorporate.com.au).

## Other documents you may receive

In addition to this FSG, you may receive a **Product Disclosure Statement (PDS)** when we provide financial products to you. This document and any other applicable disclosure documents will be provided to help you make an informed decision about the relevant financial product being offered by SLM, and to comply with our obligations as a financial services licensee.

A **Product Disclosure Document (PDS)** contains information about a financial product, including information about any significant terms and risks associated with the product, the costs of the product and the fees and charges that the product issuer may receive or charge. If required, we will give you a PDS if we offer or arrange to issue or sell a financial product to you.

## About SLM Corporate

SLM is a Melbourne based independent corporate advisory firm, specialising in the provision of financial and strategic advice to its clients.

We provide advice to clients Australia-wide on:

- Mergers and Acquisitions
- Divestments
- Public Listings
- Corporate and Financial Advice and Strategy
- Capital Raisings (debt, equity and hybrids)
- Business Valuations
- Economic Assessments
- Executive Share and Options Plans.

SLM's registered office is located at:

Level 15

330 Collins Street

Melbourne VIC 3000.

## What financial services and products do we provide?

SLM is authorised by its Australian Financial Services Licence (Licence No. 224034) to provide financial services in relation to the following kinds of financial products:

- Interests in managed investment schemes excluding investor directed portfolio services, and
- Securities.

SLM is authorised to provide general product financial advice and deal in the above financial products for wholesale clients.

This FSG does not relate to services or products we provide that are not financial services or financial products.

## Who is responsible for the financial services you receive?

SLM will provide, and be responsible for the financial services provided to you and described in this FSG. We will provide these services through our representatives who are employees of SLM, or through our authorised representatives.

Generally, in providing financial products to you, we act on our own behalf as a financial services licensee. However, not all products offered by SLM are issued by SLM. Some financial products offered by SLM may be issued by companies with whom SLM has an association. The name of the product issuer will be disclosed in the relevant PDS.

## Will we give you personal advice that has regard to your objectives, financial situation and needs?

There are different types of advice that may be provided under an Australian Financial Services Licence: in particular, personal advice or general advice. Under financial services laws, personal advice and general advice have special meanings that may differ from what you might commonly understand or expect.

In this context and, and as used in this FSG:

**Financial product advice** is a recommendation, opinion or report that is, or which could reasonably be regarded as being, intended to influence a decision in relation to a financial product.

**Personal advice** is financial product advice given where the client's objectives, financial situation or needs have been, or would reasonably be expected to have been, taken into account.

**General advice** is financial product advice that is not personal advice.

SLM and its authorised representatives are only permitted to provide **general advice** in relation to financial products. Any advice provided by SLM will not take into account your individual investment objectives, financial situation and needs. All Product Disclosure Statements provided by SLM will warn you that the advice you may receive may not be appropriate to your needs, objectives or financial situation. You should carefully read the warnings contained in all documentation before making an investment decision, and you should seek independent financial advice before making investment decisions.

### **How can you give us instructions?**

Generally, you may give us instructions in person, by writing to us or by telephone, fax, email or other means by pre-arrangement with us. This may depend on the financial services or financial products we provide to you.

## What fees and other benefits are received by us?

The fees, commissions, remuneration and other benefits (collectively **Fees**) that we receive for providing a financial service depend on the service provided and are detailed below. If we offer to issue or sell a financial product to you, we will give you a PDS or other disclosure document detailing the specific Fees we may receive. Any Fees that are payable to us should, generally be paid in cash or by direct debit, cheque, money order or other means by pre-arrangement with us.

We charge the following types of Fees:

**Upfront Fees** are usually paid when the financial service is provided or the financial product is sold or issued (including where further investments are made). In some circumstances, the Upfront Fee although incurred upfront, may be paid over the life of the financial product. Upfront Fees are usually paid directly to SLM (if it is the product issuer). If SLM is not the product issuer, the product issuer may pay Upfront Fees to SLM in consideration for selling the financial product.

**Ongoing Fees** are paid whilst a financial product is held, or a financial service is provided. Ongoing Fees are paid periodically after the end of the relevant period (for example, monthly, quarterly, half-yearly or yearly) or when the service is provided. If SLM is not the product issuer, Ongoing Fees may be paid to SLM by the product issuer.

## Fees we charge

### Fees for financial products issued by us

We may receive Fees when you purchase or while you hold a financial product issued by SLM. These may include Upfront Fees, Ongoing Fees and exit Fees and are generally based on a percentage of the value of the investment or are flat fees.

Details of SLM's fees for issuing a financial product will be contained in the PDS or other disclosure document for the financial product that will be provided to you.

### Fees for selling financial products

When you purchase financial products through SLM that are issued by someone else, we may receive an Upfront Fee and/or an Ongoing Fee for as long as you hold the financial product. These Fees will be paid by the product issuer to us for the financial products we distribute and are included in the Fees you pay for the financial products you purchase.

The Fees we receive will be based on the amount of funds you invest and will vary between financial products and financial product issuers.

In general, SLM may receive the following Fees for selling financial products:

**Securities and Managed Investment Schemes**

<b>Product/service type</b>	<b>Upfront Fee</b>	<b>Ongoing Fee per annum (pa)</b>
SLM general investment products	Up to 10% of the amount you invest	Up to 2% pa of the value of the investment
Non-SLM general investment products	Up to 10% of the amount you invest	Up to 2% pa of the value of the investment

For structuring or arranging an issue of securities or managed investment scheme products, we may receive an Upfront Fee (paid by the product issuer or the investor when the securities or managed investment scheme products are issued), which may be paid in cash or through the issue of securities or units in managed investment scheme products, to us.

**What remuneration and other benefits are received by our employees?**

SLM generally pays its staff a combination of salary and one or more of the following types of benefits:

**Monetary Benefits**

**Cash bonuses** are based on the performance of the staff member, including the referral of business to SLM, and by reference to other performance measures.

**Sales commissions** are calculated by reference to the amount and type of financial products sold by the staff member to SLM clients. Sales commission percentages vary between types of financial products and financial product issuers and on the employment contract of the individual staff member. These are paid out of the Fees SLM receives and are not an additional cost to you. Commission percentages vary and can be up to 50% of the fee SLM receives for the sale of a financial product.

### **Non-monetary benefits**

SLM does not provide any non-monetary benefits (such as pre-paid holiday packages) to its staff members.

### **Fees for those who refer customers to us**

If a client is referred to us (whether by a person or company within or outside SLM), we may pay the referrer a Fee which may vary according to the client, referrer and financial products or services involved. The referral fee may be up to 50% of our Fees, a percentage of the total amount invested or paid through the referral, or a flat referral fee. The amount of the referral Fee may vary according to a number of factors including the importance of the business to us, the type of financial services or financial products acquired by the client and the value of those financial services and financial products.

## Compensation Arrangements

### If You Have a Complaint

SLM will cover claims in relation to the conduct of representatives who no longer work for the licensee (but who did at the time of the relevant conduct).

SLM will ensure that it professionally handles all complaints. If you have a complaint about any of our financial services or financial products, please contact us. You can contact us during business hours Monday to Friday, by:

Telephone: (03) 9244 9644  
Fax: (03) 9600 1644  
Email: [info@slmcorporate.com.au](mailto:info@slmcorporate.com.au)  
Mail: PO Box 431, Flinders Lane, VIC 8009.

If you feel your complaint has not been properly handled or resolved, you can refer your complaint to:

**The Australian Securities and Investments Commission** also has a free call information line on 1300 300 630. You can call this number to register a complaint or to obtain further information about your rights under the Financial Services Reform Act (2001).

## How We Collect and Use Your Personal Information

Our Privacy Policy explains our commitment to the protection of your personal information. You may obtain a copy of our Privacy Policy by contacting us in any of the ways set out on Page 8 of this FSG.