

2 April 2018

This FSG is designed to assist you in deciding whether to use any of the services covered in this guide. It also contains information about remuneration that may be paid to the financial services licensee, authorised representative and other relevant persons in relation to the services offered, as well as information on how complaints against the financial services licensee and authorised representative are dealt with.

**General Advice Warning:**

This brochure and any information that you receive from Link Market Services is prepared without taking account of your objectives, financial situation or needs. Because of this, it is important for you to consider the appropriateness of any information and/or advice received having regard to your objectives, financial situation and needs. You should obtain and take into account the relevant disclosure document and consider seeking professional financial, taxation and/or legal advice, before you make any investment decision.

QUESTIONS	ANSWERS
<b>Who are we?</b>  <b>and</b>  <b>How can we be contacted?</b>	<b>Authorising Licensee:</b>  The Authorising Licensee is Pacific Custodians Pty Limited (Pacific Custodians), (ABN 66 009 682 866), Australian Financial Services Licence (AFSL) 295142. Pacific Custodians can be contacted via the following details:  Address: Level 12, 680 George Street, Sydney NSW 2000 Phone: (02) 8280 7100  <b>Providing Entity:</b>  The Providing Entity is Link Market Services Limited (Link Market Services) (ABN 54 083 214 537) and is a Corporate Authorised Representative of Pacific Custodians, Authorised Representative Number 297766.  Link Market Services can be contacted via the following details:  Address: Level 12, 680 George Street, Sydney NSW 2000 Phone: (02) 8280 7100 Web: <a href="http://www.linkmarketservices.com.au">www.linkmarketservices.com.au</a>
<b>How can you provide instructions to us?</b>	You may provide instructions to us by contacting us as set out above. Generally, instructions must be received in writing before we can act on them. In some circumstances you will need to fill out a form and meet the specific requirements of the particular product before we can act on your instructions, in which case we will tell you what forms you need to fill out and how you can obtain them.

**QUESTIONS**

**ANSWERS**

**What financial services do we provide?**

Link Market Services is authorised to provide the following financial services on behalf of Pacific Custodians:

- (a) Deal in a financial product by:
  - (i) issuing, applying for, acquiring, varying or disposing of a financial product in respect of the following classes of financial products:
    - (A) derivatives;
    - (B) debentures, stocks or bonds issued or proposed to be issued by a government;
    - (C) interests in managed investment schemes excluding:
      - (1) investor directed portfolio services;
    - (D) securities; and
  - (ii) applying for, acquiring, varying or disposing of a financial product on behalf of another person in respect of the following classes of products:
    - (A) derivatives;
    - (B) debentures, stocks or bonds issued or proposed to be issued by a government;
    - (C) interests in managed investment schemes excluding:
      - (1) investor directed portfolio services;
    - (D) securities; and
- (b) provide the following custodial or depository services:
  - (i) operate custodial or depository services other than investor directed portfolio services;
 to retail and wholesale clients.
- (c) Any other financial services which Pacific Custodians is authorised to provide under a valid AFSL from time to time.

**That is, Link Market Services provides:**

- Share sale services which assist holders of securities in listed entities (whose registers we maintain), to dispose of their holdings;
- Share acquisition services which assist certain holders of securities in listed entities (whose registers we maintain), to acquire additional securities; and
- Services in relation to employee share and option schemes including sale, acquisition and exercise of unrestricted shares/rights or options.

As the Authorising Licensee, Pacific Custodians is responsible for the above stated financial services we provide to you.

Link Market Services also provides other related services (e.g. registry services, estate administration services and historical research services in listed entities whose registers we maintain). These services are NOT financial services and are NOT covered by this FSG. Pacific Custodians is NOT responsible for other services provided by Link Market Services. For more information about these services, please visit our website [www.linkmarketservices.com.au](http://www.linkmarketservices.com.au).

**QUESTIONS**

**ANSWERS**

**What remuneration (including commission) or other benefits, are attributable to the provision of the authorised services?**

Link Market Services, as a providing entity, is remunerated for the financial services we provide to you, either directly through the fees we charge you, or indirectly through the fees we charge service providers for providing financial services in relation to their financial products.

**Security sale and acquisition services**

Link Market Services charges a fee of 0.66% (inc GST) of the sale value with a minimum of \$66.00 (inc GST) to facilitate the sale of securities at the request of individuals. An additional fee of \$35.00 (inc GST) is charged where individuals elect to receive sales proceeds by cheque.

Amounts payable by the security holder may vary depending on the extent to which the company whose securities are being sold subsidises any applicable fees.

For a security sale, the fees will be deducted from the proceeds of the sale prior to distribution to the beneficiary. For a security acquisition, the fees will be in addition to funds required to complete the acquisition of the securities. Proceeds from the sale of securities are held in trust accounts prior to distribution to beneficiaries. Link Market Services will be entitled to retain any interest that is earned on monies held in those accounts.

**Employee share and option scheme services**

Link Market Services receives remuneration for acting as trustee and custodian of employee share and option schemes (including ancillary custodial services such as the issue of any new shares under a corporate action or dividend reinvestment scheme). This remuneration is determined by agreement with, and payable by, the issuer of the securities. Generally, no fees or commissions are payable directly by employees entitled to securities or options under a scheme managed by Link Market Services or Pacific Custodians. If there is a direct fee payable by the employee, it will be set out in the scheme documents provided to employees.

Link Market Services receives fees for administrative services that we provide in connection with employee share and option schemes, as well as facilitating sales in connection with these schemes.

The fees that Link Market Services receives vary depending on a number of factors. The exact remuneration for any one transaction is not able to be ascertained at the time this FSG is given. But generally, Link Market Services may receive a flat rate administration fee and/or a fee based on a percentage of the value of each transaction for the exercise of an option and/or share sale.

You may request the particulars of the remuneration or other benefits for any particular service that we will provide, but that request must be made within a reasonable time after you are given this FSG and in any event, before any financial service is provided.

Where Link Market Services facilitates a transaction, a brokerage fee is charged which may marginally exceed our negotiated cost with the broker.

No additional remuneration is paid, or benefit provided to:

- the employer of the providing entity;
- the authorising licensee;
- an employee or director of the authorising licensee (other than normal wages and salary of employees);
- associate(s) of any of the above; or
- any other person.

QUESTIONS	ANSWERS
<p><b>Do any relationships or associations exist which might influence the financial services we provide?</b></p>	<p>Link Market Services and Pacific Custodians are part of the Link Group of companies. For more information about the Link Group, please visit: <a href="http://www.linkgroup.com">www.linkgroup.com</a>.</p> <p>In providing the disclosed services, Link Market Services will use a panel of stock brokers to facilitate the sale and acquisition of holdings. The decision to use a particular broker is based on a number of factors relating to execution, pricing and settlement.</p>
<p><b>What should you do if you have a complaint?</b></p>	<p>Link Market Services and Pacific Custodians are committed to providing quality financial services. We have developed a fast and efficient complaints handling procedure to enable us to deal with any complaints you may have about us.</p> <p><b>In the first instance, all complaints should be made to:</b></p> <p>Complaints Manager:            Link Market Services Limited            Locked Bag A14, Sydney South NSW 1235            Phone: (02) 8280 7100            Email: <a href="mailto:complaints@linkmarketservices.com.au">complaints@linkmarketservices.com.au</a></p> <p>If your complaint is about services covered by this FSG (e.g. share sale and acquisition services) and you are not satisfied with the way your complaint is handled, or with its resolution, then you may be able to lodge a complaint with the Financial Ombudsman Service ('FOS').</p> <p>FOS is an independent body set up to assist consumers in the resolution of complaints relating to among other things the financial services industry, in particular the provision of financial product advice. FOS may be able to assist you to resolve your complaint but will only become involved after you have made first use of our own complaints handling process.</p> <p><b>You can contact FOS at:</b></p> <p>Financial Ombudsman Service            GPO Box 3, Melbourne VIC 3001            Phone: 1800 367 287            Fax: (03) 9613 6399            Website: <a href="http://www.fos.org.au">www.fos.org.au</a>            Email: <a href="mailto:info@fos.org.au">info@fos.org.au</a></p>
<p><b>What compensation arrangements are in place?</b></p>	<p>Pacific Custodians has compensation arrangements in place, including Professional Indemnity (PI) insurance which satisfies the requirements of section 912B of the <i>Corporations Act 2001</i> (Cth), that covers claims arising from the conduct of representatives and employees including those who no longer work for Link Market Services, but who did at the time of the conduct.</p>

Link Market Services is an ASX Settlement Participant (CHESS PID 20378) and ASX Product Issuer Settlement Participant (CHESS PID 11298). The distribution of this FSG by Link Market Services has been authorised by Pacific Custodians.