



Australian Mutual Holdings Financial Services Guide

AUSTRALIAN MUTUAL HOLDINGS

FIDUCIARY SERVICES

Australian Mutual Holdings Limited

ABN 90 115 182 137

AFS Licence Number 295393

Governor Phillip Tower

Level 49, 1 Farrer Place, Sydney NSW 2000

Investors Service Centre (02) 9241 7959

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Section 1

Purpose of this Financial Services Guide

A. Financial Services Guide

This Financial Services Guide has been prepared by Australian Mutual Holdings Limited ABN 90 115 182 137 (**AMH, we, us, our**). AMH holds an Australian Financial Services Licence (licence number 295393). The purpose of this Financial Services Guide is to:

- ensure that you receive important information about the type of financial services we are authorised to provide to you;
- assist you in deciding whether to use any of the financial services that we are authorised to provide to you;
- provide you with information about the remuneration that we may receive in relation to financial services offered; and
- provide you with details in relation to our complaints and dispute resolutions procedures.

B. Other Documents

In addition to this Financial Services Guide, you may receive other documents from us.

If we make a recommendation to you in relation to a financial product (other than securities, government debentures, stocks and bonds), we will provide you with a Product Disclosure Statement in relation to that financial product.

The Product Disclosure Statement will contain information in relation to the features, benefits, risks and fees associated with the financial product and should assist you in deciding whether to acquire the financial product.

A copy of the Product Disclosure Statement is available by phoning (02) 9241 7959. We provide both general and personal advice. You are entitled to receive a Statement of Advice if you receive advice that takes into consideration your personal considerations, objectives, financial situation and needs. The Statement of Advice will set out the advice we give you and will include information regarding the basis on which the advice was given, any fees or commissions received in providing the advice and a warning where the advice has been provided on the basis of incomplete or inaccurate information.

Some of our financial services are provided by our Authorised Representatives. If there are special features of that service, we will give you a Supplementary Financial Service Guide for those features and detail the identity and contact details of the Authorised Representative, the remuneration they receive and the services they are authorised to provide.

Section 2

Overview of Australian Mutual Holdings Limited

A. Contact Details

Business Name: Australian Mutual Holdings Limited
A.B.N.: 90 115 182 137
Australian Financial Service Licence: 295393
Office Location: Governor Phillip Tower
Level 49
1 Farrer Place
Sydney NSW 2000
Australia
Telephone: +61 2 9241 7959
Facsimile: +61 2 9222 1999
Email address: info@amhonline.com.au
Website: www.amhonline.com.au

B. Business Description

AMH provides investment advice and arranges for the execution of trades in securities, derivatives and foreign exchange products to retail and wholesale clients.

Australian Mutual Holdings Limited or AMH as it is known is a public company dedicated to providing innovative solutions within Managed Investment Products.

AMH offers a complete solution from responsible Entity to Administration Services.

Amongst other things we provide assistance with: Retail and Wholesale Funds, RE Services and Discretionary Accounts.

Section 3

Financial Services and Financial Products

AMH holds an Australian Financial Services Licence, under which we are authorised to provide financial product advice in:

- Deposit and payment products limited to:
 - Basic deposit products;
- Derivatives;
- Foreign Exchange Contracts;
- Interests in managed investment schemes excluding investor directed portfolio services;
- Securities; and
- Financial products limited to:
 - Miscellaneous financial investment products.

AMH is also authorised to deal in:

- Derivatives;
- Foreign exchange contracts; and
- Apply for, acquire, vary or dispose of a financial product on behalf of another person in respect of the following classes of products:
 - Basic deposit and payment products;
 - Derivatives;
 - Foreign exchange contracts;
 - Operate registered managed investment scheme in its capacity as responsible entity;
 - Securities; and
 - Miscellaneous financial investment products; and

AMH is authorised to provide the above financial services to retail and wholesale clients.

For a complete list of the financial services AMH is authorised to offer, please refer to ASIC's website (www.asic.gov.au). If you are having trouble finding this on ASIC's website, please call us and we will take you through the steps.

How to provide instructions

The method by which you will instruct us will vary depending on what type of financial service we are providing to you. We will agree on an appropriate means for you to provide us with instructions (for example, by telephone, facsimile, email or in person) before we provide you with any financial services.

Section 4

Fee Structure

AMH may receive the majority of its income by providing administrative services directly with investment managers of Managed Investment Schemes. However, it does have the ability to charge brokerage or commission, if applicable.

A. How does AMH get paid?

Brokerage or commission is charged when you buy and sell most financial products.

The brokerage rates below are the maximum that AMH could charge. Brokerage rates are negotiable for active clients or on large transactions and you could receive cheaper rates. The rates below should be used as the maximum guide only. Please call for your most competitive rate.

All figures are quoted in Australian dollars unless otherwise stated.

Our standard brokerage rates applicable to transactions are as follows:

- Securities transactions are charged per transaction, a fee of up to \$93.50 or 1.1% (including GST) of the transaction value (whichever is greater);
- Transactions for Exchange Traded Options are charged a fee of up to \$93.50 (including GST) per transaction up to 40 options contracts and \$2.20 (including GST) per transaction after that;
- Futures transactions are charged as follows:
 - ASX/SFE transactions are \$55 (including GST) 'per side'; that is, buying and selling a domestic contract has a combined cost of \$110 (including GST); and
 - Foreign transactions are \$55 USD or €55 EUR (whichever is greater) 'per side'; that is, buying and selling any foreign contract has a combined cost of \$110 USD or €110 EUR (whichever is greater). Subsequent volume of transactions are additional to the prevailing rate on both domestic and foreign transactions; and
- CFD transactions are charged a fee of 1.1% (including GST) of the notional value of the transaction.

Currently, there are no account or management fees involved in opening and maintaining an account with AMH. There is no minimum balance or activity that would incur a fee. Should there be a change in the fee structure, AMH will notify you by email or post a notice to your account or AMH's website.

B. How do AMH's representatives get paid?

AMH's representatives are remunerated by way of a share in the revenue earned by AMH based on a number of factors relating to their (and AMH's) overall performance during the year, this can range from 0% to 100% of fee revenue.

Section 5

Associations and Relationships

A. Privacy Policy

We recognise the importance of ensuring that you have confidence in the way we handle your personal information. Personal information is any information about an individual that identifies the individual or by which their identity can reasonably be ascertained. We will collect personal information from you and use it to provide financial services to you.

We abide by the National Privacy Principles established under the Privacy Amendment (Private Sector) Act 2001.

We may disclose your personal information to external contractors for the following purposes:

- execution, clearing and settlement of financial products transactions;
- accounting for financial products transactions;
- causing statutory audits to be conducted as required by law;
- maintenance and service of our information technology systems; and
- in the course of reviews by external consultants.

You can be assured that your information will be maintained on a confidential basis by any contractor to whom it is disclosed.

B. Associations with other Financial Service Providers

AMH has established relationships with other service providers to conduct business on your behalf, this does not affect your rights and obligations that you have with AMH.

AMH may offer you financial products issued by its associate, Halifax Investment Services (Halifax). AMH will provide you with Halifax's product disclosure statement or other offer document. AMH may earn commission on Halifax financial products sold to you, which will be disclosed at the time of the offer. AMH may earn brokerage and other fees if it provides brokerage services to Halifax.

C. Associations with Authorised Representatives

AMH has relationships with a number of persons whom it has appointed as authorised representatives (**Authorised Representatives**). Most of those Authorised Representatives provide training and information sessions in relation to financial products. Authorised Representatives may receive commission from us in respect of referrals made to AMH of your business. The commission they receive will be described in the relevant Supplementary Financial Services Guide given to you.

Section 6

Complaints

We want to know about any problems you may have with the services we provide to you so we can take steps to resolve the issue.

All complaints will be properly handled and investigated promptly. Should you still feel dissatisfied with the outcome, you may take your concerns to an external body for a resolution.

If you have a complaint about the financial services provided to you, please take the following steps:

1. Please contact the AMH Complaints Officer by telephone, facsimile, email or letter:

Complaints Officer: Attn: Compliance Officer

Office Location: Governor Phillip Tower
Level 49
1 Farrer Place
Sydney NSW 2000
Australia

Telephone: +61 2 9241 7959

Facsimile: +61 2 9222 1999

Email address info@amhonline.com.au

We have internal dispute resolution procedures that meet the essential elements of Australian Standard 4269-1995 and other minimum requirements set out in ASIC Policy Statement PS 165 (Licensing: Internal and External Dispute Resolution). A copy of these dispute resolution procedures may be obtained by contacting AMH and requesting a copy.

2. You can also complain to the Financial Industry Complaints Service Limited (FICS) in writing at:

Financial Industry Complaints Service Limited
P.O. Box 579
Collins Street
West Melbourne VIC 8007

3. If you are still dissatisfied with the outcome, then you can contact the Australian Securities and Investments Commission (ASIC) on 1300 300 630. This is a Freecall Infoline. This is another alternative that you may use to make a complaint and obtain information about your rights.