

# FINANCIAL SERVICES GUIDE

*This Financial Services Guide (FSG) is an important document. It is designed to assist you in deciding whether to use any of the financial services and products offered by us, WF Investment Manager Pty Limited (ACN 645 165 895).*

As an Authorised Representative (No. 001288999), we are required to provide our retail investors with this FSG. This FSG provides you with important information about:

- The types of services and products we can offer to you
- How we (and other relevant persons) are remunerated for these services and products
- Our external complaints handling procedures and how you can utilise them
- How you can contact both us and our responsible entity, Quay Fund Services Limited.

This FSG is designed to help you understand our services and products before you use them or invest in them. WF Investment Manager Pty Ltd (WF Investment Manager) operates as a licenced representative, which allows key personnel to concentrate their time and energy on portfolio management, the discovery of investment opportunities and the communication with investors of the Wisemans Surf Lodge Property Trust (Fund).

Quay Fund Services Limited (Quay) act as responsible entity for WF Investment Manager and provide services including compliance, management and reporting.

You should ensure you read all documents carefully and consult with your licensed financial adviser if required.

## INFORMATION ABOUT US

WF Investment Manager brings together expertise in planning, design and management of unique experiential spaces. Our aim is to bring like-minded communities together around the waves they've always imagined. We do not act as a representative of any other licensee in relation to the services we provide you.

## OUR FINANCIAL SERVICES AND FINANCIAL PRODUCTS

We are authorised to provide the following financial services:

- 1) Provide general financial product advice in respect of the following financial product:
  - a) Wisemans Surf Lodge Property Trust;
- 2) Deal in financial product on behalf of another person by applying for, acquiring, varying or disposing of the following financial product:
  - a) Wisemans Surf Lodge Property Trust;

We are authorised to provide financial services to retail and wholesale clients.

Certane CT Pty Ltd operates and provides custodial services and Apex Fund Services (Sydney) Pty Ltd administration services to Wisemans Surf Lodge Property Trust.

## PRODUCT DISCLOSURE STATEMENT (PDS)

Before you can invest in our retail financial product we are required to provide you with a PDS. The PDS contains important information regarding the features, benefits, risks and fees applicable to an investment in that financial product, and should be read carefully to enable you to make an informed decision about whether to invest in the financial product.

## STATEMENT OF ADVICE (SOA)

A SOA will normally be given to you when you are provided with any personal advice, which takes into account your objectives, financial situation and needs. We do not provide personal advice. Therefore, we will not provide you with an SOA.

An intermediary (such as a financial planner, stockbroker or dealer group) may provide you with an SOA.

## RECORD KEEPING

Apex Fund Services (Sydney) Pty Ltd (APEX) has been appointed as the Unit Registry of the Fund.

The role of the Unit Registry is to keep a record of Investors in the Fund. This includes information such as the quantity of Units held, TFNs (if provided), and bank account details.

APEX, Quay and WF Investment Manager will seek to ensure that comprehensive and accurate records of all transactions and investments undertaken, and documentation executed, are properly maintained for Wisemans Surf Lodge Property Trust for which they are responsible.

## REMUNERATION OR OTHER BENEFITS RECEIVED BY US

If you invest in a financial product we provide, we will receive remuneration in relation to your investment in the financial product. This remuneration may include management fees (including transaction and ongoing fees). We may also be entitled to recover expenses incurred. The remuneration and expense recoveries we will receive will be set out in the financial product's PDS. We do not receive any fees, nor do we charge you additional fees, for providing financial product advice.

Financial advisers and intermediaries may also receive fees from you and typically, this will be disclosed in their SOA. No commission will be paid by us to financial advisors in respect of any retail investor.

## REMUNERATION OR OTHER BENEFITS RECEIVED BY WF INVESTMENT MANAGER

Our employees who give any retail investor general advice do not receive specific payments or commissions for the giving of that advice. These employees and our directors receive salaries, bonuses and other benefits from us.

Bonus payments and other benefits are discretionary, and based on achievement of predetermined objectives.

You may receive advice in relation to the products we offer from financial advisers that do not work for us. These advisers do not receive any commission from us. The adviser's remuneration is added to the fees you may pay when investing in our products. Our fees plus those fees for the services provided by Certane CT, APEX and Quay Fund Services including responsible entity, compliance, administration, custodian oversight and reporting services are set out in the PDS for the financial product. Your adviser is also required to set out the remuneration they receive in their FSG and SOA which they must give to you.

All fees are disclosed in detail in the Product Disclosure Statement (PDS).

## REMUNERATION OR BENEFITS PAID TO OTHER PARTIES

Where you have been referred to us via a third party IDPS platform, we may pay a rebate to that IDPS platform provider.

## COMPENSATION ARRANGEMENTS

Quay and WF Investment Manager has professional indemnity insurance cover in place in respect of financial services provided to our clients. This insurance covers claims in relation to the conduct of our past and present representatives. These arrangements comply with the requirements of section 912B of the Corporations Act 2001.

## DISCLOSURE OF RELEVANT CONFLICTS OF INTEREST

We do not have any relationships or associations which might influence us in providing you with our financial products and services.

## PRIVACY

Your right to privacy is important to WF Investment Manager. A statement explaining your privacy rights and our rights and obligations in relation to your personal information is contained in the PDS of our financial products.

## COMPLAINTS HANDLING

Both Quay and WF Investment Manager have established procedures for dealing with complaints.

If an investor has a complaint, they can contact the relevant Responsible Entity or WF Investment Manager during business hours.

### **WF Investment Manager – Investment Manager for WF Investment Manager**

Please contact the Investment Manager at [investmentmanager@wisemans.surf](mailto:investmentmanager@wisemans.surf). WF Investment Manager will use reasonable endeavours to deal with and resolve the complaint within a reasonable time but in any case, no later than 30 days after receipt of the complaint.

If you are not satisfied with how your complaint was handled and require further resolution you can contact the Responsible Entity or the Australian Financial Complaints Authority (AFCA) on the contact details provided below.

### **Contacting Quay - Responsible Entity for WF Investment Manager**

Please contact the Responsible Entity on 1300 114 980 or +61 2 8405 5672 or alternatively write to the Responsible Entity at [enquiries@quayfund.com.au](mailto:enquiries@quayfund.com.au) or PO Box R186 Royal Exchange, Sydney NSW 1225. Quay will use reasonable endeavours to deal with and resolve the complaint within a reasonable time but in any case, no later than 30 days after receipt of the complaint.

If you are not satisfied with how your complaint was handled and require further resolution you can contact the Investment Manager or the Australian Financial Complaints Authority (AFCA) on the contact details provided below.

### **Australian Financial Complaints Authority**

AFCA is the new external dispute resolution scheme for complaints involving financial services and products replacing FOS.

The contact details for AFCA are:

Phone: 1800 931 678 (free call)

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

Mail: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

More information about the Australian Financial Complaints Authority is available from their website: <https://www.afca.org.au/>

## CONTACTING US

Quay Fund Services Limited

PO Box R186,

Royal Exchange NSW 1225

Australia

Telephone: 1300 114 980 or +61 2 8405 5672

Website: <https://www.quayfund.com.au/>

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

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*Surf Lodge*