

Financial Services Guide

Effective: 1 July 2019

1. ISSUE DATE

This Financial Services Guide (FSG) is dated 1 July 2019.

2. ABOUT THIS FINANCIAL SERVICES GUIDE

This FSG is designed to assist you in deciding whether to use the financial services we provide.

It includes important information about:

- Who we are
- How you can contact us
- What services we are authorised to provide
- How we are remunerated for these services
- Any (potential) conflicts of interest we may have
- Our internal and external dispute resolution process

If you would like further information, please ask us. Our contact details are in Section 5 of this Guide.

If you enquire about our products, we will give you a Product Disclosure Statement (PDS) which will provide you with important information about our products that will help you to make an informed decision about whether to acquire those products. The PDS will include information about significant benefits and risks, and costs.

3. ABOUT US

Uniting Church SA Investment Fund Limited (*'UCSAIF' or 'the Fund'*) is a public company, limited by guarantee and registered under the Corporations Act 2001.

UCSAIF exists for the charitable purpose of advancing religion by supporting the mission of the Uniting Church in Australia. Funds raised by UCSAIF through the issue of debentures are invested in a floating debenture with The Uniting Church in Australia Property Trust (S.A.) ABN 25 068 897 781 (*'the Property Trust'*), which is the legal entity of the Uniting Church in South Australia.

Under the terms of that debenture the Property Trust pays UCSAIF interest which is sufficient to cover the operating expenses of UCSAIF, the interest which UCSAIF pays to investors plus a margin, and to maintain a prudent surplus/reserve. Net income generated by UCSAIF, after payment of operating expenses, payment of interest to investors, and retention of a prudent reserve, is distributed to the Uniting Church in South Australia to support its mission and to enable it to enlarge and extend its work.

The Fund is not prudentially supervised by the Australian Prudential Regulation Authority (APRA). Therefore, an investor of the Fund will not receive the benefit of the financial claims scheme or depositor protection provisions in the Banking Act 1959. Investments in the Fund are intended to be a means for investors to support the charitable purposes of the Fund.

UCSAIF is required by law to notify investors that:

- Investments in it are only intended to attract investors whose primary purpose for making their investment is to support the charitable purposes of UCSAIF;
- Investors may not be able to get some or all of their money back when they expect, or at all;
- The investments are not subject to the usual protections for investors under the Corporations Act 2001 or regulation by the Australian Securities & Investment Commission ("ASIC");
- The investments are not comparable to investments that are issued by banks, finance companies or fund managers; and
- A *Charitable Investment Fundraiser Identification Statement* relating to us and our investment products may be viewed at ucinvest.com.au.

4. AUSTRALIAN FINANCIAL SERVICES (AFS) LICENCE

UCSAIF holds an AFS licence 501022 and is authorised to provide general financial product advice in relation to, and to deal in by issuing, non-cash payment products and securities (*including debentures*) to retail and wholesale clients.

Our products include:

- 31 Day Notice Investments
- Fixed Term Investments
- Funeral Fund Investments
- eGive – Direct Giving Program

5. OUR CONTACT DETAILS

UC Invest
Level 2, 212 Pirie Street, Adelaide SA 5000
GPO Box 2145, Adelaide SA 5001

Phone: 1300 274 151
Email: info@ucinvest.com.au
Website: ucinvest.com.au

6. HOW YOU MAY GIVE US INSTRUCTIONS

If you wish to utilise our services you may give us instructions in any of the following ways:

- In person
- In writing
(Including facsimile and email, after a Fax/Email Letter of Authority has been provided. You must check and confirm with us that instructions sent via facsimile have in fact been received by us).

7. NATURE OF ADVICE

Please note that UCSAIF does not provide personal advice (*advice which takes into consideration one or more of your objectives, financial circumstances or needs*). We are obliged to warn you that our general advice provided to you as a retail client does not take account of your objectives, financial situation or needs. Therefore, we recommend that you take all reasonable steps to fully understand the outcomes of specific products and strategies adopted in relation to utilising the services provided by us.

In accordance with APRA Banking Exemption No.1 of 2017:

- UCSAIF is exempt from and not authorised under the Banking Act 1959 (Cth.) (Banking Act);
- UCSAIF is not supervised by APRA;
- Any investment with UCSAIF will not receive the benefit of the Financial Claims Scheme or the depositor protection provisions in the Banking Act;
- Investments with UCSAIF are intended to be a means for investors to support the charitable purposes of the Uniting Church SA and UCSAIF

8. OUR RECORD KEEPING OBLIGATIONS

UCSAIF will seek to ensure that comprehensive and accurate records of transactions undertaken, are properly maintained.

9. WHO DO WE ACT FOR?

UCSAIF is responsible for all the financial services we provide to you under our AFS Licence, and does not act as a representative of any other licensee in relation to the services or products we provide.

10. REMUNERATION/COMMISSION/BENEFITS EXPECTED TO BE RECEIVED BY US FOR PROVISION OF FINANCIAL SERVICES

Applicable fees are disclosed in our Fee Schedule. If you would like a copy, please contact us.

Personnel performing duties for UCSAIF are employed by the Property Trust and remunerated by way of salary and other benefits.

No commissions are paid or received by UCSAIF.

11. DISCLOSURE OF ANY RELEVANT CONFLICTS OF INTEREST

We do not have any relationships or associations with the issuers of any financial products which could influence us in providing you with our services.

12. DISPUTE RESOLUTION

We have an internal dispute resolution process in place to resolve any complaints or concerns you may have, quickly and fairly. Any complaints or concerns should be directed to the Complaints Management Representative (*by phone, email, letter, facsimile or in person*) using the contact details provided in Section 5 of this Guide.

Unless your complaint can be resolved immediately, as soon as is practicably possible (but no later than 48 hours) we will send you an acknowledgement of your complaint in writing. The acknowledgement will also provide an overview of the complaints handling processes we've adopted.

We will investigate your complaint and within 14 days of receiving your complaint write to you, explaining the outcome of our investigation or advise you that more time is needed to complete the investigation.

Unless there are exceptional circumstances, we will complete our investigation within a maximum of 45 days after receiving your complaint. We will keep you informed of any progress made in relation to your complaint and send you an indication of when your complaint is likely to be resolved. When we complete our investigation of your complaint, we will notify you in writing of:

- a) The result;
- b) The reasons for our decision with reference to any relevant provisions of the Terms and Conditions; and
- c) Any further action you can take in respect of your complaint.

If we are unable to resolve your complaint before the 45 days is up, we will send you a Final Response Letter and inform you of the reasons for the delay, your right to take your complaint or dispute to an External Dispute Resolution (EDR) Scheme, and the name and contact details of the EDR.

If your investment is found to have been incorrectly credited or debited, we will adjust your investment accordingly (including any interest and charges) and notify you in writing of the amount of the adjustment and, if the incorrect crediting relates to a discrepancy between the amount recorded by us having been deposited and the amount recorded by us having been received, we will also notify you of the difference and the actual amount which has been credited to your investment.

If we find that you are liable for all or part of the disputed transaction, we will supply you with copies of any document or other evidence on which we based our findings, and advise you in writing if there was any system or equipment malfunction at the time of the transaction.

If you are not satisfied with the decision, you may wish to take the matter further. As stated above, you may contact the Australian Financial Complaints Authority (*contact details below*) an approved external dispute resolution scheme (EDR), of which we are a member.

Australian Financial Complaints Authority

GPO Box 3, Melbourne VIC 3001

Telephone: 1800 931 678

Email: info@afca.org.au

Website: www.afca.org.au

You may also contact the Australian Securities and Investment Commission (ASIC) to lodge a complaint at their website: asic.gov.au.

13. PROFESSIONAL INDEMNITY INSURANCE

In compliance with section 912B of the Corporations Act 2001 (Cth) we maintain professional indemnity and fidelity insurance to cover the financial services and products we provide and any claims in relation to the conduct of former representatives/employees.

14. PRIVACY

If you make an application or you are a signatory to our non-cash payment products, we collect and use the information and documents provided by you to substantiate your identity, authenticate your signature and to enable us to provide investment services to you and manage your investment.

Our application form contains a privacy statement which sets out in more detail how we use and when we disclose your personal information.

We handle your personal information in accordance with our privacy statement in the application form. You can obtain a copy of our Privacy Policy by:

- Visiting our website ucinvest.com.au; or
- Contacting our Privacy Officer on the telephone numbers and address provided in Section 5 of this Guide.

You agree that we may disclose to a related entity of us:

- a) Information about you that is necessary to enable an assessment to be made of your total liabilities (*present and future*) to us and that related entity; and
- b) Any other information concerning you, if the related entity provides financial services related or ancillary to those provided by us, unless you tell us not to.

Please refer to our Privacy Statement available on our website: ucinvest.com.au for information about how you may tell us not to disclose information.

We, or any related entity of us to whom we disclose information may disclose information about or provided by you to employees or outside contractors for the purpose of our or the related entity's businesses. Any outside contractor to whom we or a related entity disclose information will have access to that information only for the purpose of our or the related entity's business and will be strictly prohibited from using that information for any other purpose whatsoever.

You agree that we may disclose information about you in those cases where the Privacy Act 1988 (Cth) permits disclosure of such information.

If your investment is in more than one person's name you agree that each person may instruct us in relation to that investment and have access to information about that investment without your consent.

You may ask us to provide you with our record of your personal information, your investments with us and information relating to those investments. We may charge you our reasonable costs of supplying this information. Our Fee Schedule contains details of these costs.

You may request the correction of any of this information concerning you that we hold. We will deal with your request for access to information or correction of information within a reasonable time.

We will use your personal information to contact you or send you information about other products and services offered by us.

Please contact us on the telephone numbers and address provided in Section 5 if you do not wish to receive marketing communications from us.

Further, you may from time to time be contacted by representatives of us or related entities of us. Those representatives may be either employees of, or contractors to, us or the related entity. Any person who contacts you will have access to information about, or provided by you only for the purpose of our or the related entity's business and will be strictly prohibited from using that information for any other purpose whatsoever.



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UC Invest is a trading name of Uniting Church SA Investment Fund Limited

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ucinvest.com.au
