

IJ Financial Services Limited Financial Services Guide

Issued 7 Jan 2023

IJ Financial Services Limited (ABN 31 162 530 449; AFSL 443031)

Purpose and contents of this Financial Services Guide (FSG)

This FSG is designed to assist you in deciding whether to use any of our financial services offered by us, as described in this FSG. We are required to give you an FSG if we provide certain financial services to you and you are a retail client. This FSG contains important information about:

- who we are and how you can contact us;
- information about IJ Financial Services Limited, our Licensee;
- what services we are authorised to provide, and the types of products to which those services relate;
- how we are remunerated for these services;
- any (potential) conflicts of interest we may have;
- how we deal with privacy; and
- our internal and external dispute resolution process.

If you would like further information, please ask us.

This FSG is intended for retail clients as defined by the *Corporations Act 2001* (Cth) (**Corporations Act**). The information contained in this FSG is general information only and has been prepared without taking into account any particular person's objectives, financial situation or needs.

IJ Financial Services Limited (**IJFSL**) provides no warranty regarding the suitability of any of the products or services described in this FSG for any person

1. Name of service provider and related companies

This FSG is provided by:

- IJFSL ACN 162 530 449, AFSL 443031 (Responsible Entity)
- Any corporate authorised representative appointed by IJFSL

2. IJ Debt Investment Fund

We may provide you with a Product Disclosure Statement (**PDS**) in relation to the IJ Debt Investment Fund ARSN 646 396 269 a registered managed investment scheme (the **Fund**). The PDS, and if applicable, any Supplementary PDS (**SPDS**), will set out the terms and conditions of investing in the Fund.

Before using any of our products, you will need to obtain a copy of the relevant PPDS and if applicable SPDS.

A PDS and if applicable SPDS includes information about fees and charges which may apply, including (if applicable) any fees, commission or other benefits, investment strategies, risks, taxes, dispute resolution and cooling-off rights amongst other things.

IJFSL also provides clients with all other relevant documentation to facilitate and confirm requested transactions. This includes this FSG. You can download a copy of any relevant documents from our website or contact our client service team.

3. The financial services referred to in this FSG are:

We hold an AFSL (No. 443031) under the Corporations Act and are authorised to:

- Provide general financial product advice for certain classes of financial products;
- Deal in certain financial products;
- Operate certain registered managed investment schemes (including the holding of any incidental property) in its capacity as responsible entity; and
- Provide certain custodial or depository services;

to retail and wholesale clients.

The services that IJFSL is likely to provide to you are:

- the provision of general financial product advice in relation to interests in the Fund;
- dealing in interests in the Fund;
- dealing in any basic deposit products and interests in own managed investment schemes; and
- operating the Fund.

The financial products we currently offer are units in a registered managed investment scheme. Please refer to the relevant PDS, and if applicable, any SPDS, for further details on our products.

4. Providing instructions to us

If you wish to utilise our services, you may issue us with instructions through the IJFSL customer portal.

5. Nature of advice

Please note that IJFSL does not provide personal advice to retail clients, i.e. advice which takes into consideration one or more of your objectives, financial situation, circumstances or needs. Accordingly, we are not required to give you a statement of advice.

We are obliged to provide you with our general advice warning:

"The information is provided without taking account of your objectives, financial situation or needs. Before acting on the information or deciding whether to acquire or hold or continue to hold a product, you should consider the appropriateness of the information based on your own objectives, financial situation or needs or consult a professional adviser. You should also consider the relevant product disclosure statement or offer document which can be found on our website <https://ijcapital.com.au/> or by calling us on 1800 982 058."

6. Fees, charges and commissions

You may be charged fees in relation to the financial products that IJFSL provides.

Fees and costs are detailed in the applicable PDS. You may request particulars of remuneration or other benefits relating to our financial services within a reasonable time of receiving this FSG and before any financial services identified in this FSG are provided,

We charge the Fund a management fee and may earn a performance fee - details of the fees and other costs are outlined in the PDS or if applicable SPDS. IJ Funds Management Pty Ltd is the manager of the Fund and we pay its

fees out of our fees.

Our Authorised Representatives are not authorised to give financial product advice to you. They do not charge you directly for providing factual information in relation to the Fund, or for providing you a copy of the PDS or SPDS.

There are no commissions payable to IJFSL or any of our team for any general advice or service delivered.

Our team receives salaries, and the board has established principles for the application of performance pay which it reviews each year along with appropriate performance measures and targets to ensure ongoing suitability to IJFSL's circumstances.

7. Conflicts of interest

We have policies and procedures in place to manage conflicts of interest. Our Board is responsible for the management and resolution of conflicts of interest arising in relation to the operation of the financial products we issue.

We take our obligation to act in your best interest seriously. We will always ensure that the services we provide to you are provided efficiently, honestly and fairly. If there is a conflict between your interest and our interest, we will give priority to your interest. We invite you to contact us if you believe we have not served your best interest.

IJFSL does not have any other relationships or associations which might influence us in providing you with our services.

8. Professional indemnity insurance

Under the Corporations Act and the regulations made under that Act, IJFSL as the holder of an AFSL is required to have professional indemnity insurance that is adequate having regard to the nature of our business and the potential for compensation claims.

IJFSL maintains adequate professional indemnity insurance to cover the financial services it provides under its AFSL in accordance with the Corporations Act requirements. We review our insurance coverage and policies annually. Further information is available upon request.

9. Dispute resolution

IJFSL has 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 IJFSL Complaints Officer (by email, telephone, fax or letter) at the addresses and telephone/fax numbers provided below.

We will acknowledge all complaints within 24 hours, and will seek to resolve complaints promptly and fairly within 5 business days of receipt, and will investigate your complaint, and provide you with our decision and the reasons on which it is based, in writing within 21 days.

If you are dissatisfied with the outcome, you have the right to lodge a complaint with the Australian Financial Complaints Authority at the contact details below, an approved external dispute resolution scheme of which IJFSL is a member.

IJ Financial Services Limited
Attention: Compliance Officer
Email contact@ijcapital.com.au
Telephone: 1800 982 058

Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001
Phone: 1800 931 678
Email: info@afca.org.au
Website: www.afca.org.au

10. Privacy

IJFSL is committed to compliance with the *Privacy Act 1988* (Cth) and the Australian Privacy Principles, and providing you with financial products and services in a manner which ensures your right to privacy is respected.

We only collect, use and retain personal information which is necessary to provide you with access to, and information about, our services. If you wish to access or update information we hold about you, please ask us and we will make arrangements for you to do so.

A copy of our privacy policy is available on our website or from our client service team. Please contact us if you have any concerns.

For complaints concerning privacy matters which have not been resolved to your satisfaction, you can lodge your complaint with the Office of the Australian Information Commissioner via its online Privacy Complaint Form, available at <http://www.oaic.gov.au/privacy/making-a-privacy-complaint>.

Contact details

IJ Financial Services Limited
L7, 199 George Street, Brisbane City QLD 4000
Telephone: 1800 982 058
Website: <https://ijcapital.com.au/>
Email: contact@ijcapital.com.au