IVCM (Aust) Pty Ltd

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FINANCIAL SERVICES GUIDE

Introduction

This Financial Services Guide (FSG) is distributed with the authority of IVCM (AUST) Pty Ltd (ABN 16 608 923 477) (IVCM) an Australian Financial Services License (AFSL) No 491530. IVCM [Aust] Pty Ltd is the promoter of the Australian Expatriates Superannuation Fund IVCM ABN 16 608 923 477, AFSL 491530.

This FSG contains information about:

- IVCM ;
- The financial services and products IVCM can provide;
- How IVCM and other related parties are paid for the financial services provided to you;
- Any associations or relationships that could create potential conflicts of interest;
- Details of who to contact should you have a complaint.

What is an FSG?

An FSG provides detailed information about IVCM such as its contact details and the types of financial products IVCM can advise and deal in.

What other documents might you receive?

You might receive the following documents to help you make an informed decision on any financial product.
Product Disclosure Statement (PDS). You may receive a PDS regarding a financial product from IVCM if IVCM directly provides you with financial product advice in relation to that product. The PDS will contain the information you need in order to decide whether the financial product is appropriate for you.

Who is IVCM?

IVCM is the Promotor of the Australian Expatriates Superannuation Fund

What kinds of financial services, products and advice are available to you?

IVCM can provide general advice on the following, but not limited to:

- Deposit and payment products
- Life insurance products
- Managed investment schemes
- Securities; and
- Superannuation

How will you pay for the services provided and what do they cost?

IVCM, as the Promotor of the Australian Expatriates Superannuation Fund will obtain fees and charges as disclosed in the PDS

Compensation arrangements

IVCM confirms that it has arrangements in place to ensure it continues to maintain professional indemnity insurance in accordance with s.912B of the Corporations

Act 2001 (as amended). Our professional indemnity insurance, subject to its terms and conditions, covers our representatives for claims made against us as a result of provision of financial services. The professional indemnity insurance will cover us for claims relating to the conduct of former representatives who no longer work for us but who did at the time of the relevant conduct.

What should you do if you are not satisfied with our services?

If you have any complaints about the services provided, please take the following steps:

Contact IVCM's Compliance Manager by telephone or in writing. IVCM will try to resolve your complaint quickly and fairly.

IVCM's contact details are as follows:

IVCM (Aust) Pty Ltd, 201 Sussex Street, level 20, Tower 2, Darling Park, Sydney, NSW 2000

Phone: 1300 323 489

Email: aus@ivcm.com

If you do not get a satisfactory outcome, you have the right to escalate your complaint to the Australian Financial Complaints Authority, GPO Box 3, Melbourne Vic 3001, telephone toll free 1800 931 678, or info@afca.org.au..

IVCM is a member of this service.

For further information about your rights, you may contact ASIC at 1300 300 630 or visit ASIC's website at www.asic.gov.au. If your complaint relates to misconduct, you may also lodge a report on ASIC's website.

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