



Financial Services Guide

Effective date 1 July 2019



**Tasmanian
Perpetual
Trustees**

Purpose of this FSG

This Financial Services Guide (FSG) is an important document that outlines the 'General Advice Only' products and services provided by Tasmanian Perpetual Trustees Limited ABN 97 009 475 629 (also referred to as 'Tasmanian Perpetual Trustees', 'we', 'us' or 'our' within this FSG). The information has been designed to help you decide if you want to use the products and services that we offer.

This FSG contains information on:

- The range of products and services that we can offer you;
- What you will receive when financial services are provided;
- Any business relationships and commissions that may influence the products and services offered;
- How we are paid for the products and services provided;
- How we deal with your complaints if you are not satisfied with the services provided;
- Our 'Code of Conduct', 'Privacy Policy' and 'Conflicts of Interest Procedure'; and
- How to contact us.



About Tasmanian Perpetual Trustees

Tasmanian Perpetual Trustees is a wholly owned subsidiary of MyState Limited ABN 26 133 623 962, a major Tasmanian based listed diversified financial group, which also includes MyState Bank Limited ABN 89 067 729 195 AFSL 240896.

Tasmanian Perpetual Trustees is a Trustee Company authorised under State legislation and is the holder of an Australian Financial Services Licence (AFSL No. 234630) issued by the Australian Securities and Investments Commission (ASIC). Our Australian Financial Services Licence authorises us to provide the financial services outlined in this FSG.

Employees of Tasmanian Perpetual Trustees act on behalf of Tasmanian Perpetual Trustees which means we are responsible to you for the services described in this FSG.

Our products and services covered by this FSG


Under our Australian Financial Services Licence we are authorised to advise and deal in an extensive range of financial products and services. This FSG does not cover all those products and services. Specifically, this FSG covers situations where we deal in and **provide general financial advice** for the following financial products:

- Basic deposit products;
- Deposit products other than basic deposit products;
- Non-cash payment products; and
- Interests in Tasmanian Perpetual Trustees Managed Investment Schemes (including directed portfolio services) for which Tasmanian Perpetual Trustees is the product issuer.

Our other financial services not covered by this FSG

The other financial services that we can offer you under our Australian Financial Services Licence that are **not** covered by this FSG (i.e. a different FSG applies) include:

- Traditional trustee company services such as:
 - Estate Planning advice;
 - The preparation of Wills, Powers of Attorney and other Trust documents;
 - Administering Estates and Trusts as Executor, Administrator or Trustee;
 - Acting as Enduring Attorney under Enduring Power of Attorneys; and
 - Financial Administrator under Orders of the Tasmanian Guardianship and Administration Board.



What you will receive when financial services are provided

Advice types and authorisations

The information provided within this FSG and the associated advice provided by your Tasmanian Perpetual Trustees representative is of a general nature only. The Tasmanian Perpetual Trustees representative who has provided this FSG to you is limited to providing **general advice only**.

In situations where you require general advice on the types of financial products that are not covered by this FSG and/or you need personal advice, your Tasmanian Perpetual Trustees representative will refer you, with your permission, to another appropriately qualified representative of Tasmanian Perpetual Trustees.

What Tasmanian Perpetual Trustees will provide you

If you choose to use our services your Tasmanian Perpetual Trustees representative will provide you with a Product Disclosure Statement (PDS) which contains important disclosure information about the financial product(s) that you are considering. This will assist you to make an informed decision about that particular product and whether to acquire it as it contains, amongst other things, product features and benefits and information about your cooling-off rights.

If you have not been provided with the relevant PDS please discuss this with your Tasmanian Perpetual Trustees representative or alternatively contact us on 1300 138 044.

Our business relationships, associated commissions and incentives

Who are we acting for and commissions

Unless otherwise stated, Tasmanian Perpetual Trustees acts on its own behalf at all times when providing financial products and services referred to in this FSG.

MyState Bank Limited – our related company

MyState Bank Limited is a related company. Where we recommend a financial product or service, in some circumstances our related company may benefit from our recommendation and/or receive a fee for the product or service. MyState Bank Limited will advise you of any fees and commissions payable for the provision of their products and services.

Tasmanian Perpetual Trustees does not receive any payment or commission for referrals that are made to MyState Bank Limited.


Fees, charges and incentives

Tasmanian Perpetual Trustees issued products

Where you decide to invest in a Tasmanian Perpetual Trustees issued product, we will receive an Issuer Fee based on the account balance for as long as the investment remains with us.

The details of these fees are set out below:

Product Type	Issuer Fee (The Issuer Fee includes GST and is reduced by any GST Input Tax Credits)
Tasmanian Perpetual Trustees Limited Income Funds	1.025% p.a. - for all Funds
Tasmanian Perpetual Trustees Limited Investment Growth Funds	1.025% p.a. - for all Funds
Tasmanian Perpetual Trustees Limited Cash Funds	1.025% p.a. - for all Funds



In addition to the information detailed in this FSG, further information regarding fees and other costs and how it is calculated will be contained in the relevant PDS.

In situations where you are referred to:

- another Tasmanian Perpetual Trustees representative for assistance/advice in relation to Trustee Services,
- you will be provided with another FSG (and other relevant disclosure documents as required) outlining those services and the associated costs.

Tasmanian Perpetual Trustees employee payments and incentives

Tasmanian Perpetual Trustees' salaried employees are representatives of Tasmanian Perpetual Trustees Limited. Tasmanian Perpetual Trustees may provide incentives to employees in the form of cash bonuses or other incentives, depending on the volume of placement in Tasmanian Perpetual Trustees products, referrals to MyState Bank as well as employee performance.

Complaints and Feedback

We take your feedback seriously and aim to provide simple, easy to use and trustworthy services to our customers. We see your complaint or feedback as an opportunity to not only resolve the matter for you, but as a way to improve the way we do things.

Make a complaint or provide feedback

You can advise us of your complaint or provide feedback by:

- calling us – 1300 138 044 (between 9:00am and 5:00pm Monday to Friday, except on public holidays);
- using the online form at tasmanianperpetual.com.au;
- email us – info@tptl.com.au;
- visit your local branch; or
- write to us (Complaints & Feedback, GPO Box 227, Hobart Tasmania 7001).

Details of your complaint or feedback

So that we can resolve your complaint as quickly as possible, it is important that you provide us with as much information as possible. This includes details such as:

- your customer number and name;
- contact details – preferred contact method; if by phone advise the best times to reach you;
- complaint or feedback information – what is your complaint or feedback about and when did it happen; and
- resolution – how would you like the matter resolved.

Timeframes

We will try our best to resolve the complaint for you on the spot, and in most cases we can. If we can't we will:

- keep you up to date on our investigation and progress;
- work to resolve your complaint within 21 days of receiving it from you;
- let you know if we need more information or more time to investigate; and
- provide you with final resolution within 45 days – if not we will inform you of the reasons for delay.

If we request further information from you to help us resolve your complaint and you do not respond, we may consider the matter resolved. However, if you provide information at a later date we will reopen the complaint and continue to work on a resolution for you.

Other options

If you are not satisfied with our initial response, you can request for your complaint to be reviewed by a Senior Manager.



Senior Manager Review

Phone: 1300 138 044

Email: info@tptl.com.au

Post: GPO Box 227, Hobart TAS 7001

Tasmanian Perpetual Trustees is a member of the Australian Financial Complaints Authority (AFCA). AFCA is an external dispute resolution body that deal with complaints regarding the financial services industry.

Australian Financial Complaints Authority

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

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

For information regarding complaints about your privacy refer to our Privacy Policy available at tasmanianperpetual.com.au, by calling us on 1300 138 044 or dropping into your nearest branch.

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1300 138 044

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