

FINANCIAL SERVICES GUIDE

Before seeking our advice, you probably have some questions you would like to ask about Knightsbridge Wealth Management Pty Ltd. Thomas Lambert and Nicholas Ross are Representatives of Knightsbridge Wealth Management Pty Ltd. You have the right to ask us about our charges, the type of advice we will give you and what you can do if you have a complaint about our services. Key information is set out in answer to the questions below. If you need more information or clarification, please ask.

This Financial Services Guide is issued with the authority of Knightsbridge Wealth Management Pty Ltd.

You should also be aware that you are entitled to receive a Statement of Advice (SOA) whenever we provide you with any advice which takes into account your objectives, financial situation and needs. The Statement of Advice will contain the advice, the basis on which it is given and information about fees, commissions and associations which may have influenced the provision of the advice. On an ongoing basis, if there have been no significant changes in your personal circumstances or the basis of the advice has not significantly changed since your last SOA was provided, a Record of Advice (ROA) will be provided instead of an SOA. You have the right to request a copy of your ROA at any time.

In the event we make a recommendation to acquire a particular financial product (other than securities) or offer to issue or arrange the issue of a financial product, we must also provide you with a Product Disclosure Statement containing information about the particular product which will enable you to make an informed decision in relation to the acquisition of that product.

BEFORE YOU GET OUR ADVICE

Who are the advisers?

Nick Ross Managing Director and Portfolio Manager

Nick Ross is one of the founding partners of Knightsbridge Wealth Management Pty Ltd. Prior to founding Knightsbridge, Nick held the position of Manager and Senior Advisor for Ord Minnett Limited's Adelaide office for 14 years. Nick Ross also spent 8 years as an institutional analyst in Sydney for two international broking firms. Nick Ross is Chairman of the James & Diana Ramsay Foundation and also a director of two other family foundations.

Nick Ross holds:

- ✦ Bachelor of Economics (University of Adelaide);
- ✦ Graduate Diploma in Applied Finance and Investments;
- ✦ Graduate Diploma in Financial Planning;
- ✦ Graduate Member of the Australian Institute of Company Directors (GMAICD); and
- ✦ Master (MSAA) of the Stockbrokers Association of Australia.

Thomas Lambert Executive Director and Portfolio Manager

Thomas Lambert is a founding partner of Knightsbridge Wealth Management Pty Ltd. Thomas has held the position of Private Client Advisor for Ord Minnett Limited. Thomas has also held positions with Macquarie Group Limited in Sydney and with an independent stockbroking firm, where he specialised in Equity Capital Markets and Corporate Advisory for both ASX listed and privately held companies.

Thomas Lambert holds:

- ✦ Bachelor of Commerce (Corporate Finance) (University of Adelaide); and
- ✦ Graduate Diploma in Financial Planning

Who will be providing the advisory services to me?

All our advisors are representatives of Knightsbridge Wealth Management Pty Ltd (Australian Financial Services Licence No. 489151) and is responsible for the advice provided by its representatives.

All representatives of Knightsbridge Wealth Management Pty Ltd receive remuneration in the form of profit share arrangements.

What advisory services are available to me?

- ✦ Deposit and Payment Products – Basic Deposit
- ✦ Deposit and Payment Products – Non-basic Deposit
- ✦ Government Debentures, Stocks and Bonds
- ✦ Managed Investment Schemes including IDPS
- ✦ Securities
- ✦ Superannuation
- ✦ Standard Margin lending products

When providing you with these advisory services, we act on your behalf.

Product recommendations are only made after considering their suitability for your individual investment objectives, financial situation and needs. Under the Future of Financial Advice Reforms the advice provider is obligated to act in your best interest and this requires the advice provider to collect all required information about your financial situation and needs and objectives, make inquiries into the information provided, and investigate appropriate products and strategies that will meet your needs and objectives.

From time to time where the advice provider cannot recommend any appropriate products or were the advice provider feels your best interest will not be served by him, the advice provider has a right to refuse provision of advice or services.

We can provide regular reviews of your portfolio. If you choose to use this service, you will pay a fee that is tailored to your individual preference and circumstances.

How will I pay for the service?

Our fee structure consists of a monthly management fee or a combination of management fees and brokerage. The management fee is a percentage of funds under management pa and ranges from 0.4% to 1.2%. Brokerage ranges from 0.15% to 1.2% with a minimum brokerage of \$65 per transaction. For example, with FUM of \$1m, the fee structure maybe 0.5% pa and brokerage of 0.15%. Fees are GST exclusive.

What about your privacy?

Knightsbridge Wealth Management Pty Ltd is committed to implementing and promoting a privacy policy, which will ensure the privacy and security of your personal information. A copy of our privacy statement is included in with this FSG.

Do you receive remuneration, commission, fees or other benefits in relation to providing the financial services to me and how is that commission calculated?

Where a fee is charged you will be invoiced directly for the cost of the services provided or the fee will be deducted from your portfolio service account. All other payments or incentives will be paid from the fund manager's own resources.

We operate on a full disclosure policy for any fees received by the Licensee and Representatives. For retail clients you will receive a Statement of Advice (SOA) detailing remuneration received by Knightsbridge Wealth Management Pty Ltd and its representatives prior to making a decision on recommendations in the SOA. On an ongoing basis, remuneration disclosure will be provided via a Record of Advice.

If we have an ongoing fee arrangement with you which exceeds 12 months, then you will receive from us a Fee Disclosure Statement annually setting out the fees you have paid to us, the services that we contracted to provide and what we did provide to you over that period.

A service agreement will be supplied clearly defining the services provided and the fees involved at time of engagement. The ongoing service fee is calculated on the funds under advice at the time of appointment and updated at each Annual Review.

Every two years we will send you a renewal notice requesting your consent for us to continue to provide services to you. We must have your consent within 30 days of that notice in order for us by law to continue to provide services to you

You have a right to request further information in relation to the remuneration received by Knightsbridge Wealth Management Pty Ltd and its authorised representatives.

Knightsbridge Wealth Management Pty Ltd may from time to time receive a benefit from preferred product providers by way of sponsorship of educational seminars, conferences or training days.

Non-cash benefits with a cash value of greater than \$300 is not permitted. Details of benefits between \$100 and \$300 will be maintained on a register.

Knightsbridge Wealth Management Pty Ltd is not owned by any Fund Manager or institution and there are no relationships that will influence the advice that you receive from them.

Your adviser may hold an interest in a financial product. Any significant interest/ownership will be recorded in a register of financial product holding and where appropriate, this holding will be disclosed to you in the SOA or ROA.

WHEN YOU GET OUR ADVICE

Do I get detailed information about actual commissions and other benefits my adviser gets from making the recommendations?

Yes. You have the right to know about details of commissions and other benefits your adviser receives for recommending investments. All commissions, fees and other benefits received by the adviser as a result of providing advice are clearly detailed in writing. A Statement of Advice will also be given to you in writing at the time the advice is given.

Will you give me advice that is suitable to my investment needs and financial circumstances?

Yes. However, to do so we need to find out your individual investment objectives, financial situation and needs before we recommend any investment to you. You have the right not to divulge this information to us, if you do not wish to do so. In that case, we are required to warn you about the possible consequences of us not having your full personal information. You should read the warnings carefully.

What should I know about any risks of the investments or investment strategies recommended to me?

We will explain to you any significant risks of investments and strategies that we recommend to you. If we do not do so, you should ask us for further clarification.

What information do you maintain in my file and can I examine my file?

We maintain a record of your personal profile that includes details of your investment objectives, financial situation and needs. We also maintain records of any recommendations made to you. If you wish to examine your file, we will make arrangements for you to do so.

As a financial service provider, we have an obligation under the Anti Money Laundering and Counter Terrorism Act to verify your identity and the source of any funds.

This means that we will ask you to present identification documents such as passports and driver's licence. We will also retain copies of this information. We assure you that this information will be held securely.

Can I tell you how I wish to instruct you to buy or sell my investment?

Yes. You may specify how you would like to give us instructions. For example, by telephone, fax or other means. But in all cases we must receive a written confirmation of these instructions.

Compensation Arrangements / Professional Indemnity

Knightsbridge Wealth Management Pty Ltd 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). In particular our Professional Indemnity insurance, subject to its terms and conditions, provide indemnity up to the Sum insured for Knightsbridge Wealth Management Pty Ltd and our representatives / employees in respect of our authorisations and obligations under our Australian Financial Services Licence.

This insurance will continue to provide such coverage for any representatives / employee who has ceased work with Knightsbridge Wealth Management Pty Ltd for work done whilst engaged with us.

IF YOU HAVE ANY COMPLAINTS

Who can I speak to if I have a complaint about the advisory service?

We are committed to providing quality advice to our clients. This commitment extends to providing accessible complaint resolution mechanisms for our clients. If you have any complaint about the service provided to you, you should take the following steps:

- ✦ Contact your adviser and tell your adviser about your complaint.
- ✦ If your complaint is not satisfactorily resolved within 7 days please contact Knightsbridge Wealth Management Pty Ltd on (08) 7325 8111 or put your complaint in writing and send it to us at Suite 206, 147 Pirie Street, Adelaide, SA, 5001.
- ✦ We will try and resolve your complaint quickly and fairly.
- ✦ If we cannot reach a satisfactory resolution, you can raise your concerns with the Australian Financial Complaints Authority (AFCA) on 1800 931 678 (free call). Knightsbridge Wealth Management Pty Ltd is a member of this complaints resolution service (AFCA). <https://www.afca.org.au/>
- ✦ The Australian Securities & Investments Commission (ASIC) also has a free call Infoline on 1300 300 630 which you may use to make a complaint or obtain information about your rights.