

Financial Services Guide



Emerald Group Australia Pty Limited

AFSL: 285776

ABN: 85 733 108 688

Level 3, 20 Council Street, Hawthorn East, Victoria





Overview

This Financial Services Guide (**FSG**) is prepared by Emerald Group Australia Pty Limited ABN 85 733 108 688 (Emerald). Emerald holds an Australian Financial Services Licence (No. 285776) (**AFSL**).

This FSG is designed to assist you, a retail client, in deciding whether to use any of the services offered by Emerald. It provides you with an understanding of what to expect from your interactions with Emerald and contains information about:

- **Services and products provided by Emerald** - it outlines the kinds of services and products Emerald is authorised to provide under its Australian Financial Services Licence as well as other services and products Emerald offers;
- **Remuneration received by Emerald and related persons** - it outlines the remuneration Emerald, its staff and other related persons receive in connection with the financial services Emerald provides;
- **Emerald's Complaints Process** - this describes how Emerald deals with any complaints you may have about its services or products as well as providing key contact details to communicate a complaint; and
- **Emerald's contact details** - the contact details for the relevant Emerald representatives are listed if you have queries or require further information.

You will typically receive an FSG when Emerald provides you with financial product advice or sells you a financial product.

Documents you may receive

In addition to this FSG you may receive other documents from Emerald.

We will generally provide you with a Product Disclosure Statement (**PDS**) in relation to a product if we give you personal financial product advice about a product or if we offer or arrange to issue or sell a financial product to you. The PDS contains information about the financial product and will assist you in making an informed decision about the product. This should enable you to properly consider your personal objectives, financial situation and needs and before making a decision in relation to an Emerald service or product.

You may receive personal advice in respect of Emerald services and products, that is, advice that takes into account your financial situation, objectives and needs. If you do receive personal advice, you should also receive a Statement of Advice (**SOA**), which sets out the personal advice given to you. The SOA will contain the advice, the basis on which it is given and other information, including information about fees, commissions and associations that may influence the advice you receive.



Products and Services Emerald may provide

Emerald provides a number of services and products which are offered to grain growers to assist them to manage their exposure to grain price and foreign exchange risks.

Where these products include foreign exchange or derivatives, the AFSL held by Emerald authorises it to provide financial product advice on, and deal and make a market in, derivatives and foreign exchange contracts.

Emerald acts on its own behalf, under its own AFS licence, when it provides services in relation to the Risk Management products.

How to provide instructions

Emerald will generally accept instructions from you via telephone, email or facsimile.

You must check and confirm with Emerald that instructions sent via fax or email have in fact been received.

You must review any confirmation or statement sent to you by Emerald upon receipt, to ensure its accuracy. Please report any discrepancies immediately.



Emerald privacy policy

Information about you is collected by Emerald throughout the season for the purposes of providing products and services to you.

This information may be provided to storage and handling companies and to other persons who acquire grain from you and who are involved in services associated with those provided by Emerald. You consent to the use and transmission of this information as indicated above.

If you have any questions in relation to privacy please refer to the Emerald Privacy Statement on our website, www.emerald-group.com.au.

Remuneration received by Emerald

When you acquire an Emerald financial product or service, you may be required to pay fees and charges in connection with that financial product or service. The fees and charges are set out in the PDS relevant to the particular products or services concerned.

In respect of its financial products and services Emerald has a transparent pricing structure and will not charge you additional fees in respect of any services we provide other than those set out in the PDS. If we are required to introduce additional fees in respect of any services we provide other than the fees set out in the PDS, we shall advise you of such fees before providing you with the services.

Emerald may receive management or administration fees in respect of non-financial products or services offered to Australia grain growers.

Employees of Emerald are remunerated by salary and discretionary bonus. They will not receive any commission or any other benefits in respect of any advice, dealing or market making services provided to customers.

REFERRALS

Emerald does not pay any fees or commissions or any other benefits to any third party for referring financial services customers to Emerald.



Emerald's internal complaint process

If you have a complaint about any of our products or services, Emerald has established a complaints resolution process that aims to deal with and resolve your complaint within 10 working days wherever possible.

For the fastest possible resolution to your complaint:

- **Call Emerald on 1300 880 432;**
- **Talk to your Emerald product specialist or adviser;**
- **Send a letter to Emerald at the address below:**

Mail: Emerald Group Australia
Complaints Officer
Level 3 / 20 Council Street
Hawthorn East
VICTORIA 3123

Email: complaints@emerald-group.com.au

Fax: (03) 9882 9033

For more information about Emerald's complaints resolution procedures, please contact us, ask for the complaint resolution brochure, refer to your PDS, or go to www.emerald-group.com.au.

External complaint process

If after making a complaint to Emerald, you remain dissatisfied with Emerald's response or decision, you are able to contact an external disputes scheme.

Emerald is a member of a registered external disputes scheme approved by the Australian Securities and Investments Commission, being the Financial Industry Complaints Service (FICS). FICS' contact details are set out below:

Financial Industry Complaints Service

PO Box 579,
Collins Street West
West Melbourne
Victoria 8007

Phone: (03) 9882 4835

Facsimile: (03) 9621 2291

Website: www.fics.asn.au



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Level 3, 20 Council Street, Hawthorn East VIC 3123

Phone: 1300 880 432

Email: enquiry@emerald-group.com.au

Website: www.emerald-group.com.au



Experience | Integrity | Innovation