

Financial Services Guide

ACFM Capital Pty Ltd

ACN 643 971 493

CARN 1284293

Date: 17 November 2020

The provider of the services described in this Financial Services Guide is ACFM Capital Pty Ltd (ACFM Capital) (ACN 643 971 493) as Authorised Representative (AR No. 1284293) of Australian Capital Funds Management Limited (ACFM) (ACN 130 957 658, AFSL 327505). ACFM is the responsible entity of the Australian Capital Fixed Income Fund ARSN 138 846 492 (Fund).

PURPOSE OF THIS DOCUMENT

This Financial Services Guide (FSG) is an important document which provides you with information about ACFM Capital to help you decide whether to use the financial services we provide. We provide financial services only in relation to the promotion and distribution of the Fund and this FSG explains the services we can offer to you. It also explains how we (and other related persons) are remunerated for these services, and includes details of the internal and external complaints handling procedures which cover complaints you may have and how you can access them.

OTHER DOCUMENTS YOU MAY RECEIVE

To invest in the Fund you must complete the application form attached to the PDS for the Fund. You will receive the PDS before you are issued, or offered, units in the Fund. The PDS contains information about the Fund, including:

- the terms and conditions of an investment in the Fund;
 - significant features, benefits and risks of the Fund, and
 - the fees and charges payable on an investment in the Fund,
- and will assist you in making an informed decision about whether to invest in the Fund.

The financial services that we are authorised to provide to both retail and wholesale clients under the Australian Financial Services Licence of ACFM are as follows:

- provide general financial product advice for interests in managed investment schemes excluding investor directed portfolio services; and
- deal in a financial product by:
 - applying for, acquiring, varying or disposing of a financial product on behalf of another person in respect of interests in managed investment schemes excluding investor directed portfolio services.

We provide these services only in relation to the Fund.

We will only provide you with **general advice** about the Fund. This advice does not take into account your specific financial situation, needs or objectives. Under the law regulating the provision of financial product and services, general advice and personal advice have special meanings and may differ from what you commonly understand. You should seek independent professional advice to determine whether our general advice is appropriate for your circumstances. We do not provide **personal advice**.

WHO ARE WE

Established in 2020, ACFM Capital was incorporated for the purpose of investing in fixed income investments using funds raised from the issue of secured promissory notes (Notes) to the Fund (which the Fund acquires using monies raised from the issue of units to investors). ACFM Capital is a related body corporate of ACFM as both companies are wholly owned subsidiaries of the same parent company. ACFM Capital is also responsible for promoting and distributing the Fund to potential investors, Fund administration and ongoing investor liaison.

HOW TO CONTACT US | HOW TO INSTRUCT US

ACFM Capital Pty Ltd

Office and Postal Address: Level 1402, 227 Elizabeth Street, Sydney NSW 2000 Australia

Phone: 1300 180 606 (within Australia)
+61 1300 180 606 (outside Australia)

Email: info@acfml.com.au

Unless we agree otherwise, we require that you provide all instructions to us in writing, signed by you. Where those instruction are of a purely administrative nature, we will act in accordance with those instruction. Otherwise, we will consider those instruction in accordance with our legal obligations.

HOW WE ARE REMUNERATED

Any general financial product advice and dealing services provided by us is free of charge.

Investment capital raised by the Fund from the issue of units to investors will be invested in the purchase of Notes issued by ACFM Capital. We will retain the returns and profits (if any) we realise on our investments (as outlined in the PDS) in excess of amounts payable to the Fund as coupon payments on the Notes, repayment of the Notes and payment of Fund expenses.

ACFM will receive ongoing management fees if you are an investor in the Fund. Details of the remuneration ACFM may receive is outlined in the PDS for the Fund.

WHAT KIND OF COMPENSATION ARRANGEMENTS ARE IN PLACE AND ARE THESE ARRANGEMENTS COMPLYING?

In accordance with Regulatory Guide RG126 and Section 912B of the Corporations Act 2001, ACFM has Professional Indemnity and Fraud Insurance in place, which covers the financial services provided by its representatives, including ACFM Capital, and former representatives.

WHAT SHOULD I DO IF I HAVE A COMPLAINT?

ACFM has an internal dispute resolution process in place to resolve any concerns or complaints you may have, quickly and fairly. Any concerns or complaints should be directed to the Complaints Officer either by email (info@acfm.com.au), by phone on 1300 180 606 (within Australia) or + 61 1300 180 606 (outside Australia) or in writing to ACFM's postal address (as set out on the following page).

You will be contacted in writing immediately or, where ACFM is unable to reply immediately, as soon as possible, acknowledging receipt of your complaint and ACFM will try to resolve any issues you may have.

If the complaint can't be resolved to your satisfaction by ACFM through its internal dispute resolution process, you have the right to refer your complaint to the Australian Financial Complaints Authority (AFCA):

In writing to: Australian Financial Complaints Authority

GPO Box 3, Melbourne VIC 3001

Telephone: Free call 1800 931 678

Email: info@afca.org.au

Website: www.afca.org.au

ASSOCIATION WITH ACFM

As an authorised representative, we are authorised to provide financial services on behalf of ACFM and ACFM has authorised us to give this FSG to you. ACFM acts on its own behalf, and not on your behalf, when we provide financial services for it as an authorised representative. We have been appointed by ACFM as a promoter and distributor of the Fund.

ACFM's contact details are:

Australian Capital Funds Management Limited
Level 1402, 227 Elizabeth Street
SYDNEY NSW 2000

Ph: 1300 180 606 (within Australia)
+61 1300 180 606 (outside Australia)

Email: info@acfml.com.au

Web: www.acfml.com.au

YOUR PRIVACY

Protecting your personal information is important to us. We comply with the Privacy Act 1988 and the Australian Privacy Principles in collecting, holding, using and disclosing personal information. Your personal information will be dealt with in accordance with ACFM's privacy policy which is available at www.acfml.com.au.