

Financial Services Guide
1 November 2018

1. What is the purpose of this Financial Services Guide?

This Financial Services Guide (**FSG**) is an important document designed to assist you in deciding whether or not to use any of the financial services provided and invest in the financial products offered by Eastwood Securities Pty Ltd (ACN 143 030 540, Australian credit license no. 385467, AFS Representative Number 386369) (**Eastwood Securities, we, us, our**). The FSG also contains information about remuneration that may be paid to Eastwood Securities for the services provided. The FSG also contains information as to how complaints against Eastwood Securities are dealt with. We are required to provide you with this FSG when we provide certain financial services to you and you are a retail client. This FSG is not intended for 'wholesale clients' as defined by the Corporations Act 2001.

We do not provide financial product advice that is personal advice. If you require personal financial product advice; we will refer you to, or recommend you contact, an Australian financial services licensee who is authorised to provide personal financial product advice.

References to 'You' and 'Your' refer to potential recipients of our financial services who are not wholesale clients.

This FSG contains information us and about:

- the financial services we are authorised to provide;
- how we and others are paid in connection with those services;
- our professional indemnity insurance;
- how we deal with your privacy;
- how we deal with complaints; and
- how we can be contacted.

2. About Eastwood Securities

Eastwood Securities is the investment manager for the Eastwood Securities Mortgage Fund ARSN 146 451 792 (**ESMF**). Eastwood Securities provides investors with the opportunity to invest in a registered managed investment scheme and receive fixed monthly income from registered mortgage securities. Eastwood Securities is a corporate authorised representative of MSC Advisory Pty Ltd (ACN 607 459 411, Australian financial services license no. 480649) (**MSCA**).

The following employees of Eastwood Securities are appointed as sub-authorised representatives of MSC Advisory Pty Ltd (Peter Schembri - 1271531, Catherine Willoughby - 1271534, Barrie Willoughby - 1271533 and Damien Case - 1271535).

We are not authorised to provide personal advice and recommend that you consult with a personal advisor on the appropriateness of an investment with ESMF in meeting your personal financial situation, needs and investment objectives.

3. Eastwood Securities' financial services

Eastwood Securities is authorised by MSCA to provide general financial product advice in respect of interests in managed investment schemes, excluding investor directed portfolio services, limited to the Eastwood Securities Mortgage Fund.

Eastwood Securities offers investment in loans, via ESMF, secured by registered mortgages over various types of real estate throughout Australia.

4. How you can invest with us

Before you can invest in ESMF you must read the Product Disclosure Statement (**PDS**) issued by MSCA in respect of ESMF which contains important information about the features, benefits, risks and fees associated with an investment in ESMF to enable you to make an informed decision about whether or not to invest in ESMF. The PDS is available from our website; www.eastwoodsecurities.com.au.

After reading the PDS, you may apply to become an investor by completing the application form which is also available from our web site; www.eastwoodsecurities.com.au. Once accepted, you may invest in specific conforming investments as offered via the Supplementary Product Disclosures which will be made available directly to you by us. See our website for further details.

5. How Eastwood Securities and others are paid for the financial services we provide

There are two components to the fees that Eastwood Securities earns in respect of managing the Eastwood Securities Mortgage Fund:

- A component paid out of interest paid by the borrower of a loan from ESMF: This is a base amount of 1.2% and an additional amount of up to 1.2% which is determined on a case by case basis. The additional fee depends on the complexity of the loan and the extent of ongoing management and supervision required.
- A component paid out of the fees payable by the borrower of a loan from ESMF: This includes a loan establishment and compliance fee on the commencement of the loan (2.4% of the loan amount) as well as other fees paid by the borrower into ESMF in relation to applying for the loan, drawing down the loan, managing the loan, increase the loan amount, rolling over the loan, making an early or partial repayment of the loan or substituting or discharging the security property (up to 0.72% of the total loan amount). The exact amount of these fees cannot be ascertained as they will vary from loan to loan and are reliant on a future event occurring.

In addition, we may receive fees from ESMF assets where we as investment manager have the need to manage impaired loans.

Finance brokers and other parties who refer borrowers to Eastwood Securities may also receive a commission from us for their participation in establishing the loan between ESMF and the borrower.

Fees payable to ESMF are detailed in the PDS which is available from our website.

6. Professional indemnity insurance

We have professional indemnity insurance in place that satisfies the requirements for compensation arrangements under section 912B of the Corporations Act 2001. This covers the services provided by us and our representatives, including after they cease working with us.

7. Conflicts of interest

We do not have any relationships or associations which might reasonably be expected to be capable of influencing us in our provision to you of our financial services.

Further, ESMF does not provide loans to related parties of MSCA or Eastwood Securities.

8. Your privacy

Your privacy and personal information is important to us. If you complete an investment application form, you will be providing your personal information to the Eastwood Securities. Under the Privacy Act 1988 Eastwood Securities is required to have a privacy policy and will manage your personal information according to that policy. A copy of that privacy policy and your personal information can be obtained by written request.



9. Dealing with complaints

If you have a complaint regarding our financial services, you are entitled to address this complaint to the Compliance Officer, Eastwood Securities, using the contact details noted in the 'Contacting details' section of this FSG. If you are not satisfied with the resolution of your matter it may be escalated to our authorising licensee by contacting MSC Advisory Pty Ltd at Level 2, Professional Chambers, 120 Collins Street, Melbourne VIC 3000 by mail: enquiries@mscadvisory.com.au, or by phone on 03 9639 9000.

The Australian Financial Complaints Authority (**AFCA**) provides an external complaints resolution scheme. Both Eastwood Securities (AFCA membership no. 16054) and MSCA (AFCA membership no. 31446) are members of AFCA. Complaints that cannot be resolved internally by Eastwood Securities or MSCA to the satisfaction of a member of ESMF can be taken by the member to the AFCA. You can contact the AFCA by telephone on 1800 931 678 (within Australia), by email at info@afca.org.au or by writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

10. Contacts details

Eastwood Securities

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