

KeyInvest

Financial Services Guide

1 July 2020



KEYINVEST

ESTABLISHED 1878

Our Financial Services and Products

This Financial Services Guide (FSG) is prepared and issued by KeyInvest Ltd ABN 74 087 649 474, Australian Financial Services Licence (AFSL) 240667 (referred to as 'KeyInvest, 'we', 'us' or 'our'.) We are required by law to provide you with certain information before we provide a financial service to you. Please retain this document for future reference.

Purpose of this document

This FSG is designed to help you decide whether to use our financial services and explains:

- Who we are;
- the products and services we provide;
- any potential conflicts of interest in providing you with our product and services;
- how KeyInvest and our staff are remunerated;
- details on how we protect your personal information; and
- our complaints handling process and how to contact us.

About KeyInvest

KeyInvest was founded in 1878 as the Independent Order of Odd Fellows South Australia (IOOFSA), a member based (mutual) organisation. KeyInvest has a long and proud history of caring for the welfare of our customers and members.

KeyInvest provides financial services and retirement services to our customers to help them achieve their financial and retirement goals. KeyInvest is a licensed friendly society regulated by the Australian Prudential Regulation Authority (APRA).

Other documents you might receive

When investing in a KeyInvest product you will be provided with a copy of the relevant Product Disclosure Statement (PDS). The PDS may be provided to you by KeyInvest or a Financial Adviser.

Each PDS contains information about the particular financial product, including its features, benefits, any terms and conditions, fees, charges and the potential risks.

What financial services and Financial Products we are authorised to provide

Our AFSL authorises us to advise on and deal in:

- life investment products;
- life insurance risk products;
- basic deposit products;
- deposit products other than basic deposit products (ie non basic deposit products),

to retail and wholesale clients (as defined by the Corporations Act 2001).

However, we only operate using a selected range of our authorised products and services as follows:

- Life investment products to retail and wholesale clients,
- Basic and non-basic deposit products to wholesale clients.

The information in this FSG is only designed for retail clients and is not intended for wholesale clients.

Financial Product Advice

Our staff are only authorised to provide you with general advice in relation to the financial products described in this FSG.

We are responsible for the financial services and products provided to you under our AFSL and we do not act as a representative of any other licensee in relation to the financial services we provide.

We also deal in funeral bonds which are exempt from our AFSL.

General Advice

Any advice provided to you is general in nature and prepared without considering your objectives, financial situation or needs.

Before acting on any advice, you should consider the appropriateness of the advice having regard to your objectives, financial situation and needs.

If you are acquiring a financial product, you should obtain a copy of the relevant PDS and consider the PDS before making any decision about whether to acquire the product.

If you visit our website or contact our Client Services Team, you will receive general advice only.

Relationships or Associations

Our financial products may be recommended by other AFSL holders (eg Financial Advisers), however, these relationships or associations do not influence the financial services we provide to you.

Remuneration and benefits

All fees and charges relating to our financial products are specified in the relevant PDS. We do not charge you fees for providing general advice.

Our employees and directors receive salaries, bonuses and other benefits (including non-monetary) from us. Bonuses and other benefits are discretionary and based on a number of factors relating to overall performance. Non-monetary benefits can include items such as gift vouchers or entertainment tickets.

We do not pay fees or other benefits to third parties for referring customers to us and our representatives are not entitled to receive commissions.

Compensation arrangements

We maintain professional indemnity insurance cover that is adequate for the type of financial services we provide and also for any potential liability arising from compensation claims.

Complaints

KeyInvest is committed to looking after your interests and has established a complaints resolution process to deal with and resolve complaints.

If you have a complaint about any of our financial products or financial services you should:

- talk to our Client Services staff at Level 5, 49 Gawler Place, Adelaide; or
- call our Client Services staff on 1300 658 904; or
- send an email to info@keyinvest.com.au; or
- send a letter to KeyInvest via post or fax.

If a complaint cannot be resolved within 5 working days by our Client Services team, a request may be lodged that the complaint be escalated to the General Manager Client Services. We aim to resolve all complaints within 10 working days, however the whole process could take up to 45 working days, depending on the issue.

If you are not satisfied with the steps taken by KeyInvest to resolve a complaint, or with the result of KeyInvest's investigation after 45 working days, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Australian Financial Complaints Authority

GPO Box 3

MELBOURNE VIC 3001

Telephone: 1800 931 678 (free call)

Facsimile: (03) 9613 6399

Email: info@afca.org.au

Website: www.afca.org.au

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

For More Information

If you have any further enquiries in relation to the above information, please do not hesitate to contact our office on 1300 658 904.

Protecting your personal information

We recognise the importance of protecting your privacy. Personal information provided by you in the course of receiving financial services is governed by our Privacy Policy which outlines how the information we collect from you is used, stored and disclosed.

A copy of our Privacy Policy is available on our website or by contacting us.

Contact us

KeyInvest Ltd

Level 5,

49 Gawler Place,

ADELAIDE SA 5000

OR

KeyInvest Ltd

PO BOX 3340 RUNDLE MALL SA 5000

Phone:1300 658 904

Email: info@keyinvest.com.au

Fax: 08 231 4079