

## Disclaimer

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## 1. Disclosure Information

This document contains important information which we, Woodbridge Funds Management Pty Ltd (WFM or we, us, our), operating under Australian Financial Services Licence (AFSL) 550122, are required to make available to you.

This document provides you with information to help you decide whether to use the financial products and services we provide. If you choose to use any of our products and services you may also receive other documents, such as a Product Disclosure Statement (PDS) related to those products or services, which you should read carefully.

This document is not intended for 'wholesale clients' (as defined by the Corporations Act). References to 'you' and 'your' refer to potential clients who are not 'wholesale clients'.

This document covers:

- Who we are and how we can be contacted
- Financial products and services we are authorised to provide
- Remuneration we may receive
- Potential conflicts of interest
- How we handle complaints
- How we handle your personal information

## 2. Who We Are and How We Can Be Contacted

Information about Woodbridge Funds Management Pty Ltd

WFM is a wholly owned subsidiary of Woodbridge Capital Pty Ltd ABN 82 656 985 572. Woodbridge Capital Pty Ltd is a corporate authorised representative of WFM (No.1296363).

The financial products are distributed by us or our representatives, including authorised representatives.

You can contact us:

- Post addressed to: Safe Deposit Building, Level 3, 90 Queen Street, Melbourne VIC 3000
- Email: [info@woodbridgecapital.com.au](mailto:info@woodbridgecapital.com.au)
- Phone: 1300 167 790

## 3. Financial Products and Services We Are Authorised to Provide

WFM holds an AFSL with the Australian Securities and Investment Commission (ASIC) and has appointed Woodbridge Capital Pty Ltd corporate authorised representative. Woodbridge Capital Pty Ltd is the distributor for the Woodbridge Secured Income Fund. We may provide you with general financial product advice on our website, in marketing material or through our Investor Relations and Distribution teams.

WFM is authorised to provide general financial product advice to retail clients for the following financial products:

- deposit and payment products (limited);
- derivatives (limited);
- foreign exchange contracts;
- debentures, stocks or bonds issued or proposed to be issued by a government;
- interests in managed investment schemes excluding investor directed portfolio services; and
- securities

#### General advice

We are responsible for general advice provided to you under our AFSL. Where we provide advice, it is limited to general financial product advice, for which there is no charge, and is provided in the materials we may produce, which could include promotional videos, investment newsletters, investor reports, answering client enquiries, and other website or marketing material. This information generally relates to investing in managed investments, managed investment product features, managing risk and return, market commentaries and economic overviews. This information is intended to allow you to assess your own circumstances against the product in which you may wish to invest. This general advice does not take into consideration your particular financial situation, needs or objectives. We recommend that you obtain and read a copy of the applicable PDS before making a decision to invest in any product.

#### Product Disclosure Statement

To invest in any of our products, we will provide you with a copy of the relevant PDS or you can request an electronic copy from our website. A PDS will contain important information about the particular financial product, including the benefits of the financial product, any significant risks associated with holding the financial product, the cost of the financial product and terms and conditions of holding the financial product. To invest in one of these financial products you will need to complete the application form for the relevant PDS. You should review the PDS issued by us for a particular financial product before you make an investment decision about our financial products.

#### Target Market Determination

The Target Market Determination (TMD) describes the class of consumers that comprises the target market for the financial product and matters relevant to the product's distribution and review (specifically, distribution conditions, review triggers and periods, and reporting requirements).

Distributors must take reasonable steps that will, or are reasonably likely to, result in distribution of the product being consistent with the most recent TMD (unless the distribution is excluded conduct).

Persons interested in acquiring this product should carefully read the PDS & TMD for the product before deciding whether to invest in this product.

## 4. Remuneration We May Receive

If you invest in a product we offer, we receive remuneration in relation to your investment in that product. Where permitted by law, this remuneration may include management fees, establishment fees and remuneration fees applicable to the particular financial product or service. We may also be entitled to recover expenses or costs incurred in connection with the financial product or service. We may enter into transactions with other Woodbridge Group entities or appoint other Woodbridge Group entities to provide services, including investment management services, to the financial products and services we offer and accordingly, Woodbridge Group entities would receive remuneration for acting in such capacity. The remuneration and costs that we receive in connection with each financial product is set out in the PDS for the financial product.

WFM will not pay commissions to financial advisors or other intermediaries for any retail products issued.

## 5. Potential Conflicts of Interest

Potential conflicts may arise between the interests of investors, ourselves and our related parties and other parties (including service providers appointed by us). WFM has statutory and common law fiduciary duties to manage conflicts of interests of investors and, if there is a conflict, give priority to investors' interests and/or duties (as applicable). We have adopted conflict of interest policies aimed at ensuring that any potential conflicts of interest that could impact the services provided to you are managed, disclosed or removed.

## 6. How We Handle Complaints

If there's something we can improve, or you're not satisfied with our products, services, staff or complaint handling process, it's important we hear about it so we can make things right. Most problems can be resolved quickly and simply by talking with us.

You can contact us:

- By post: Safe Deposit Building, Level 3, 90 Queen Street, Melbourne, Victoria 3000
- By phone: 1300 167 790
- By email: [info@woodbridgecapital.com.au](mailto:info@woodbridgecapital.com.au)

A complaint should outline the facts, your concerns and what you are seeking from us to resolve your complaint. We will acknowledge your complaint as soon as practicable, generally within five business days and in most circumstances, complaints will be investigated, and a response provided within 30 calendar days. A longer time may be required if your complaint is complex or the investigation takes longer than expected. We will advise you and provide reason in writing if this is the case. Once the investigation into your complaint is final, you will be notified in writing and provided with the details of the outcome.

If your complaint is not resolved to your satisfaction, we will notify you of your right to lodge a complaint with the Australian Financial Complaints Authority (AFCA). A dispute can be referred to AFCA subject to AFCA's terms of reference. AFCA provides a free and independent dispute resolution service for consumers who have disputes falling within its terms.

AFCA can be contacted by:

- Website: [www.afca.org.au](http://www.afca.org.au)
- Email: [info@afca.org.au](mailto:info@afca.org.au)
- Phone: 1800 931 678 (free call)
- Postal address: Australian Financial Complaints Authority, GPO Box 3, Melbourne, VIC, 3001

It's important for you to raise your concerns with us first before going to AFCA, as AFCA will generally encourage this before they will investigate.

## 7. How We Handle Your Personal Information

For indirect investors

We do not normally receive any personal information about you when you invest in the fund via a IDPS or platform product. If we do receive any of your personal information, we will deal with it in accordance with our Privacy Policy. For a copy of these documents, please visit: [www.woodbridgecapital.com.au](http://www.woodbridgecapital.com.au) or contact us.

For direct investors

Our Privacy Policy outlines how we manage personal information and covers:

- information we collect;
- how we use and disclose your information;
- keeping your information secure;
- accessing, updating, and correcting your information; and
- making a privacy complaint.

We may amend this information from time to time, as necessary, so it's important for you to check our website for the most up-to-date Privacy Policy.

If you do not want to receive any direct marketing, including telemarketing, please contact us to opt out. Please note that you are unable to opt out of communications which we are required to send to you by law. You consent to how we deal with the collection, use and disclosure of your personal information when you make an investment in our products or transact with us. This consent continues to operate even though your relationship with us may come to an end, for us to comply with our data retention obligations. You can obtain a copy of that information, free of charge, by contacting us.