

Financial Services Guide

Australian Financial Services Licence

Chancellor Hattersley Lloyd Pty Ltd operates under an Australian Financial Services Licence (AFS Licence) No. 241249, issued by Australian Securities & Investments Commission (ASIC) under the Financial Services Reform Act. The commencement date of the Chancellor Hattersley Lloyd AFS Licence is 15 December 2004.

Purpose of the Financial Services Guide

The purpose of this Financial Services Guide (FSG) is to provide clients with sufficient information to enable them to decide whether to use Chancellor Hattersley Lloyd to provide personal financial product advice, portfolio administration and brokerage services in the products in which we are authorised (detailed later in this guide)

This FSG also outlines the fees that will be paid to Chancellor Hattersley Lloyd and its representatives for the provision of financial services. It also outlines how we deal with complaints made against us or our representatives.

Other Disclosure Documents

In addition to this FSG, clients, from time to time, receive from Chancellor Hattersley Lloyd a Statement of Advice (SOA).

The SOA is a statement of the advice provided and the basis on which that advice is given. It will also include information regarding our fees in connection with the provision of that advice. Chancellor Hattersley Lloyd will also include disclosure of any relationships, that may influence us in the giving of that advice.

An SOA may also include a summary of the client's relevant personal circumstances. It will set out the range of financial products considered and a statement explaining the reasons why the advice is considered appropriate. It may also include a statement of the risks associated with financial products considered relevant. The SOA will need to be updated each time the client's relevant circumstances significantly change.

If an SOA is not provided, you will be entitled to a Record of Advice (ROA).

An ROA is a statement of the particulars of recommendations made to the client and the basis on which the recommendations are made. It will also carry a statement that information about the client is set out in the SOA. This statement removes the need to reproduce a new SOA each time a security transaction is advised and executed and where a client's personal circumstances have not materially changed.

A copy of the ROA will be held by Chancellor Hattersley Lloyd and is available on request from the client. It is a requirement that an ROA is to be held by us for a period of 7 years.

If we recommend a particular financial product (other than listed securities) you may be provided with a Product Disclosure Statement (PDS). A PDS is a document issued by the product issuer explaining the features of the product.

Personal Financial Product Advice

Before we provide personal financial product advice, we will ask the client to provide certain personal information, including your investment objectives, financial situation and needs. This information will be kept confidential. If the client chooses to provide this information the client should ensure that your adviser becomes aware of any changes that may be relevant to any advice given in the future.

Clients should consider the appropriateness of any advice in light of your personal circumstances before you act on the advice.

The advice provided to clients will be personal and will take into consideration clients objectives, financial situation and needs.

If clients decline to provide some or all of their personal information.

Should this be the case, your adviser may not be able to make recommendations appropriate to your investment objectives, financial situation and needs. If you choose not to provide Chancellor Hattersley Lloyd with all of your personal information, or the information you provide is incorrect, or becomes incorrect, this may affect the advice we provide.

Types of Financial Services that Chancellor Hattersley Lloyd is authorised to provide

Advising and dealing in the following classes of financial products.

- Deposits
- Derivatives
- Government debentures, stocks or bonds
- Managed investment schemes
- Securities
- Superannuation

When we provide you with advice and dealing services we are acting on your behalf and not on behalf of any particular product issuer.

How you may provide instructions to us

We will accept instructions from you via telephone, mail, fax or the email address/es nominated in your signed client agreement (or as amended from time to time in writing).

If you have a complaint

Your first step is to contact your adviser at Chancellor Hattersley Lloyd to table your concern.

If that concern is not satisfactorily resolved within 45 days, you can then contact:

**Financial Ombudsman Service
GPO Box 3
Melbourne Vic 3001**

**Phone 1300 780 808
www.fos.org.au**

Member number 11594

Compensation Arrangements

Chancellor Hattersley Lloyd holds a Professional Indemnity Insurance Policy which satisfies the requirements for compensation arrangements under section 912B of the Corporations Act. Subject to its terms and conditions, the policy provides cover for civil liability resulting from third party claims concerning the professional services provided by Chancellor Hattersley Lloyd and its employees and representatives. This policy covers professional services provided by employees and representatives of Chancellor Hattersley Lloyd while they are in our employ, even where that employee or representative has subsequently left our employ.