

Financial Services Guide

28th May 2018

Issued by: Colonial First State Managed Infrastructure Limited
ABN 13 006 464 428
AFS Licence 240550

ABOUT THIS DOCUMENT

This Financial Services Guide (**FSG**) is an important document which we are required to give to you under the requirements of our Australian Financial Services Licence (**AFSL**). It provides you with information about Colonial First State Managed Infrastructure Limited (**CFSMIL, we, our, or us**) to help you decide whether to use the financial services we provide. This FSG outlines the types of services and products we can offer to you. It also explains how we are remunerated for these services and includes details of our internal and external complaints handling procedures and how you can access them.

The information contained in this FSG is general information only and has been prepared without taking into account any particular person's need or objectives. CFSMIL provides no warranty regarding the suitability of any of the services described in this FSG for any person.

Who are we?

CFSMIL is part of Colonial First State Global Asset Management (**CFSGAM**) and is responsible for the financial products and services it provides to you. CFSGAM is the investment management business of the Commonwealth Bank of Australia.

All financial services offered are provided by CFSMIL under its AFSL.

You can contact us by:

Phone: (03) 8628 5675
or (02) 9303 6855

Web: www.cfsgam.com.au

Address: Inquiries - Wholesale Distribution Team, Level 3, Darling Park 1 201 Sussex Street Sydney NSW 2000

Email: cfsgamwholesale@colonialfirststate.com.au

What financial services and products do we offer?

CFSMIL is authorised to offer a range of financial services including:

- dealing in financial products
- giving general advice on financial products
- operating registered managed investment schemes.

How to transact with us

You can access our investment portfolio via an investment administration service or a managed account product provider (**Platform Provider**). Before investing into our investment portfolio, you will receive a product disclosure statement or an investor directed portfolio service guide (**Disclosure Document**) issued by the responsible entity or Platform Provider (**Product Issuer**). The disclosure documents outline the administration procedures and processes on how you can transact on the product as well as information to help you make an informed decision about the product.

Please direct any transactional queries to the Platform Provider. Their contact details can be found on the relevant disclosure document.

How are we remunerated for the services we provide?

Remuneration for the financial products and services we provide

When you invest in a CFSMIL strategy offered by a Platform Provider, CFSMIL is remunerated directly through the managed account fee. The managed account fee is payable to the Product Issuer who will pay an investment management fee to us.

Remuneration and other benefits received by CFSMIL employees

CFSMIL employees do not receive any commissions, payments or other benefits directly related to the financial products and services we provide you.

Our employees are remunerated by salary and may also be eligible for bonus payments depending on various factors such as the individual performance of that employee, overall team or business unit performance. It is not possible to determine the absolute value of the variable reward and whether an employee will receive such payments until the end of the performance cycle.

Direct remuneration

CFSMIL does not pay commissions to financial advisers who provide financial product advice to retail investors.

Related Party Transactions

CFSMIL may, from time to time, provide investment management services or act as trustee or investment manager for other CFSMIL entities. It is our policy to ensure that such arrangements are on an arm's length commercial terms.

Professional indemnity insurance

CFSMIL have a professional indemnity insurance coverage, which complies with the requirements for compensation arrangements under section 912B of the Corporations Act (2001). Subject to its terms and conditions, the policy covers claims relating to the professional services provided by CFSMIL and its representatives, including claims that may arise after their employment with CFSMIL has ceased.

How we collect, use and disclose your personal information

Privacy

Your privacy is important to us and we are committed to promoting a privacy policy that will ensure the privacy and security of your information.

Any personal information collected by us will be handled in accordance with CFSMIL's Privacy Policy. The CFSMIL Privacy Policy governs how we can collect, use, hold and disclose your personal information, as well as ensuring the quality and security of your personal information. Our privacy policy can be viewed at www.cfsm.com.au or you can obtain a copy free of charge by contacting us.

How we deal with complaints

Complaint resolution is a priority for CFSMIL.

If you have a complaint with the financial products and services that we provide, you can as a first step, contact us and explain your concerns. If possible we will attempt to resolve your problem straight away:

Phone: (03) 8628 5675
or (02) 9303 6855

Email: cfsmwholesale@colonialfirststate.com.au

Address: The Complaints Officer
Colonial First State Global Asset Management
Level 3, Darling Park 1
201 Sussex Street
Sydney NSW 2000

We will let you know that we have received your complaint and every effort will be made to resolve the complaint within 4 days of receipt. While most matters can be resolved quickly, more complex issues may take longer and in these cases we will keep you advised at regular intervals and specify a date when a decision can reasonably be expected. By law, we are required to respond and finalise your complaint within a maximum of 45 days. Each complaint is addressed in an equitable, objective and unbiased manner through the complaint handling process.

However, if you believe that your complaint has not been dealt with satisfactorily, you may wish to contact the Financial Ombudsman Service (**FOS**). FOS is an external dispute resolution scheme that independently and impartially resolves disputes relating to the financial services industry, including investments, banking and managed funds.

Contact details for FOS are as follows:
Financial Ombudsman Service
Phone: 1800 367 287
Address: GPO Box 3, Melbourne VIC 3001
Fax: (03) 9613 6399
Email: Info@fos.org.au
Web: www.fos.org.au