



# Financial Services Guide

Issued: 31 January 2024

## About this Financial Services Guide

This Financial Services Guide (FSG) is an important document that outlines the types of products and services abrdn Oceania Pty Ltd ('abrdn') can provide to wholesale and retail clients.

This FSG is designed to assist you in deciding whether to use our financial services described in this FSG, and contains important information about:

- who we are and how we can be contacted
- the services we offer and types of products we are authorised to provide
- how we (and any other relevant parties) are remunerated in connection with those services
- managing your privacy
- dealing with complaints

## About abrdn

abrdn Oceania Pty Ltd ABN 35 666 571 268 ('abrdn') is the appointed Fund Manager of the Funds and issuer of this FSG, responsible for managing the Funds and carrying out the Fund's investment strategy and is a member of the abrdn Group.

abrdn provides financial services as, as a corporate authorised representative (CAR No. 001304153) of AFSL Holder MSC Advisory Pty Ltd, ACN 607 459 441, AFSL No. 480649, other than when it deals in derivatives for the Funds, when it acts as a corporate authorised representative (CAR No. 001304154) of AFSL Holder Melbourne Securities Corporation Limited, ACN 160 326 545, AFSL No. 428289.

At abrdn we invest to help our clients create more.

More opportunity. More potential. More impact. We offer investment expertise across all key asset classes, regions and markets so that our clients can capture investment potential wherever it arises.

By combining market and economic insight with technology and diverse perspectives, we look for optimal ways to help investors navigate the future and reach their financial goals. And by putting environmental, social and governance (ESG) considerations at the heart of our process, we seek to find the more sustainable investment opportunities globally. By ensuring the assets we invest in are ready for and resilient to a world in transition, we act as guardians of our clients' assets.

- Operating in over 30 locations worldwide. Keeping us close to our clients and ensuring first-hand insight into companies, industries and markets.
- Managing £376bn GBP / \$667bn AUD in assets for our clients. On behalf of individuals, governments, pension funds, insurers, companies, charities and foundations across 80 countries.<sup>1</sup>
- Focus on fundamental research. The combination of our research, thematic thinking, ESG best practice and extensive on-the-ground analysis helps us find the most sustainable future-fit investment opportunities globally.

## How you can contact us

This FSG contains general information about the financial services that we provide.

If you have any questions about the products or services or would like more information, you can contact us in the following ways:

Telephone:

1800 636 888  
+61 3 9612 4646 (if calling from outside Australia or New Zealand)

Email: [clientservice@sghiscock.com.au](mailto:clientservice@sghiscock.com.au)

Website: [www.abrdn.com/au](http://www.abrdn.com/au)

The Australian business, which began operations in December 2000, manages assets for global and domestic clients, including managed investment schemes and segregated mandates. In April 2023, abrdn appointed SG Hiscock & Company Limited ('SGH') as wholesale distribution partner and promoter of the Funds.

Some of the assets of the abrdn funds may be managed by other entities within the abrdn plc group.

## Responsible Entity for Registered Managed Schemes

Melbourne Securities Corporation Limited ('MSC Trustees', 'Trustee' or 'Responsible Entity')  
ACN 160 326 545 AFSL 428289

## Fund Manager

abrdn Oceania Pty Ltd ('abrdn', 'Fund Manager')  
ABN 35 666 571 268  
Website: [www.abrdn.com/au](http://www.abrdn.com/au)

## Distributor and Promoter

SG Hiscock & Company Limited  
ABN 51 097 263 628 AFSL 240679  
Phone: 1800 636 888 or +61 3 9612 4646  
Email: [clientservice@sghiscock.com.au](mailto:clientservice@sghiscock.com.au)

## **The services abrdn offer and types of products authorised to provide**

abrdn is a corporate authorised representative of MSC Advisory Pty Ltd and Melbourne Securities Corporation Limited to:

- provide financial product advice for the following classes of financial products:
  - Deposit and payment products;
  - Derivatives;
  - Foreign exchange contracts;
  - Government debentures, stocks or bonds;
  - Interests in managed investment schemes excluding investor directed portfolio services; and

abrdn is not authorised to provide personal financial product advice to retail clients. It is strongly recommended that you seek the services of a licensed financial adviser and tax adviser prior to investing, as you should consider the suitability of an abrdn Fund in view of your financial position and investment objectives and needs.

- deal in a financial product by:
  - issuing, applying for, acquiring, varying or disposing of derivatives to wholesale clients; and
- applying for, acquiring, varying or disposing of deposit and payment products limited to basic deposit products, deposit products other than basic deposit products, derivatives, foreign exchange contracts, debentures, stocks or bonds issued or proposed to be issued by a government, and interests in managed investment schemes excluding investor directed portfolio services, securities.

### **Other important documents**

Each abrdn Fund has a Product Disclosure Statement (PDS) containing important information about the Funds, including product features, risks and administration and processing procedures. It will also provide details regarding fees and costs and charges which may apply.

The PDS may refer to an Additional Information Booklet which forms part of the PDS.

The information in the PDS is general information only and does not take into account your personal financial situation or needs.

## **How abrdn (and any other relevant parties) are remunerated in connection with those services**

If you acquire one of abrdn's products or services, they will receive management fees. These are generally set out in the PDS for each Fund, or in an individual contract for investment management services provided directly.

### **Management fee**

A management fee is paid from the assets of each Fund. The routine costs of running each Fund, including custodian, registry, and administration costs (excluding transactional and operational costs) are paid by abrdn from the management fee.

A portion of the Fund's assets may be directly invested in other investment vehicles managed by abrdn and other members of the abrdn group. In such situations, no additional management fees are incurred.

### **Service fees**

If you consult a financial adviser or broker, and/or access a Fund via mFund or an IDPS Provider, advice or special request fees may be payable to them by you, or on your behalf under your arrangements with them. You should refer to their Statement of Advice, or speak to them directly regarding these fees.

### **Differential fees**

A rebate of part of the management fee or a lower management fee may be negotiated with investors who are wholesale clients for the purposes of the Corporations. Further information can be obtained by contacting us.

### **Additional payments made**

abrdn may make payments to distributors of the Funds (such as master funds, IDPS Providers and dealer groups) for the administration and investment related services they provide. Such payments are in accordance with the Corporations Act and other regulatory requirements. They are paid directly out of abrdn's own resources. They are not an additional cost to you or the Fund.

### **Related party transactions**

A Fund may be involved in related party transactions such as delegating the investment management to another abrdn entity located where the relevant investment team is based or investing in or transferring assets to/from another fund or assets of which MSC Trustees or abrdn or their associates is the responsible entity, Fund Manager, Trustee or Investment Manager.

Any such arrangements are subject to legal and compliance guidelines to protect the interests of unitholders, including that they be allowable under the terms of the Fund documentation and are on an arm's length basis.

Dealings with related bodies corporate and external parties are conducted on commercial arm's length terms and with formal agreements in place.

### **Insurance**

abrdrn maintains adequate professional indemnity insurance.

### **Conflicts of interest**

Conflicts of interest may arise between the interests of unitholders, ourselves and others.

Policies, procedures and organisational arrangements are in place to manage conflicts of interest through either controlling, avoiding or disclosing the conflict. Conflicts of interest will be resolved fairly and reasonably and in accordance with the law, ASIC policy and its own policies.

### **Managing your privacy**

When you invest in an abrdrn Fund, personal information will be collected from you.

This information will be used to establish and support the ongoing administration of your investment, to advise you of new developments relevant to your investment and to comply with Australian taxation laws, the Corporations Act and other laws and regulations.

The full privacy policy is available on the website at [www.abrdrn.com/au](http://www.abrdrn.com/au) or by contacting the Client Service team.

### **Complaints**

An internal complaints handling procedure has been established. Complaints can be made in writing and forwarded to the Client Services team. Alternatively, you can contact the client services team by phone on 1800 636 888 (Australian Investors), or +61 3 9612 4646 (if calling from outside Australia or New Zealand). Your complaint will be acknowledged in writing and resolution provided within 30 days. If an issue has not been resolved to your satisfaction, you may lodge a complaint with the Australian Financial Complaints Authority (AFCA), of which MSC Trustees is a member.

Online: [www.afca.org.au](http://www.afca.org.au)  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Phone: 1800 931 678  
Mail: Australian Financial Complaints  
Authority GPO Box 3  
Melbourne VIC 3001

AFCA is only available to retail clients and may not be available to wholesale clients. If you are investing through an IDPS Provider, the enquiries and complaints should be directed to the operator of the service.