



WALKER CAPITAL

Walker Consulting (Australia) Pty Ltd trading as Walker Capital Australia

ABN: 26 602 952 116

Authorised Representative No. 1250196

Financial Services Guide

Walker Capital Private Wealth Pty Limited

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About this document

This Financial Services Guide (“FSG”) is an important document. You should read it carefully and make sure you understand it.

This FSG is provided to you by Walker Consulting (Australia) Pty Ltd trading as Walker Capital Australia ACN 602 952 116 (“Walker Capital Australia”, we, our, us) to inform you of the financial services provided by us and to comply with our obligations as an Authorised Representative of Walker Capital Private Wealth Pty Limited ACN 161 363 097 (“Walker Capital”), the holder of an Australian Financial Services Licence (AFSL No. 436859). This FSG replaces all prior versions.

This FSG explains:

- Other disclosure documents we may give you
- Who we are and how you can contact us
- Financial services and products we are authorised to provide
- What our responsibilities are and what type of advice we give
- How you can instruct us
- How we get paid (remuneration, commissions, benefits)
- How we deal with customer complaints and where you can go for further help
- Our compensation arrangements
- Potential conflicts of interest
- Records we keep and privacy policy

This FSG contains general information. If you have further questions after reading it please contact us.

Who we are?

Walker Capital Australia is the Investment Manager for the Walker Capital Fixed Income Fund (ARSN 653 791 916) and it is responsible for the distribution and marketing of the fund.

Walker Capital is a representative of, and acts on behalf of, Walker Capital, when it provides any services to you in relation to the Walker Capital Fixed Income Fund.

Walker Capital is dually authorized and also acts as a representative of Sanlam Private Wealth for other financial services it provides.

Other Disclosure Documents we may give you

You will not be provided with any personal financial product advice from Walker Capital Australia. Any advice or information we provide to you is general advice only and does not take into account your personal objectives, financial situations or needs. It is up to you to decide whether or not you want to use our services, and if you need assistance or advice in this regard, you should consult a suitably qualified financial adviser. You will not receive a Statement of Advice from Walker Capital Australia.

Product Disclosure Statement

Where we make a recommendation on a product (other than securities listed on the ASX), we will provide a Product Disclosure Statement (PDS) which will assist you in deciding whether to acquire the financial product. The PDS contains important information about the product features, benefits, risks and fees associated with that product. The PDS should be read carefully to enable you to make an informed decision about whether to utilise the product.

Financial Services we are authorised to provide

Walker Capital is authorised under its AFSL to provide you with an extensive range of financial services to retail and wholesale clients including but not limited to provide advice and deal in the following classes of financial products:

- deposit and payment products limited to
 - basic deposit products;
 - deposit products other than basic deposit products;
- derivatives (wholesale clients only)
- government debentures, stocks or bonds;
- interests in managed investment schemes including investor directed portfolio services;
- securities; and
- superannuation.

Nature of Advice and our Responsibilities

We can offer you factual market data and information, including general advice, regarding those products and services our authorisation permits us to provide.

We provide general advice and information regarding financial products and services that can be dealt through us. This information or advice does not take into account your personal and financial circumstances, needs and objectives and because of that you should, before acting on the advice, consider the appropriateness of the advice having regard to your personal and financial circumstances, needs and objectives.

Before taking any action to acquire any of the financial products or services mentioned in this FSG you should consider whether the product or service is appropriate having regard to your Personal Circumstances. You should also refer to the relevant PDS and ensure that you understand the risks associated with those financial products and services.

It should be noted that if you open an account with us you may be requested to provide some information relating to your financial circumstances and risk profile. This information is collected so that we can:

- receive some reassurance that you will be able to finance any trading that you enter into and that your attitude to risk is comparable to that of the financial products you intend to trade; and
- identify who you are as required by the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (AMLCTF Act 2006).

By collecting this information it does not mean that Walker Capital Australia will or has provided personal advice to you.

How to instruct us?

We will accept instructions via telephone, email or facsimile.

You must check and confirm with us that instructions sent via email, have in fact been received by us.

You must review any confirmation or statement we send to you immediately upon receipt to ensure its accuracy and report any discrepancies to us.

How do we get paid?

Walker Capital Australia is the Investment Manager of the Walker Capital Fixed Income Fund.

Primary Securities Ltd is the Responsible Entity and it receives the fees disclosed in the Walker Capital Fixed Income Fund PDS which may include: management fees, performance fees, withdrawal fees, threshold management fee, Buy/Sell Spread and expenses.

As the Investment Manager, Walker Capital Australia may receive a portion of these fees as disclosed in the Walker Capital Fixed Income Fund PDS.

For more information on the fees payable by you please refer to the Walker Capital Fixed Income Fund PDS.

Other benefits

Referral fees

You may have been referred to us by a service provider which may be entitled to receive financial or non-financial benefits from us.

We may refer your business to a service provider which may pay us financial or non-financial benefits.

Please note that referral fees will only be paid to a service provider by us or received by us from a service provider if you have authorised such payments or receipts in writing.

Remuneration of employees, directors and representatives

Our directors, employees, representatives and authorised representatives may in turn be remunerated on a commission basis for the services provided to you. Their remuneration is included in the commissions and fees discussed above and where relevant disclosed in the documentation provided to you.

Conflicts of interest and associations

Conflicts of interest may occur from time to time. Walker Capital Australia will advise you of any material interest that could reasonably be expected to influence our recommendation of a financial product to you.

However, you should be aware that:

- if you have been referred to us by a third party, that person may receive a share of the fees charged to you; and
- Walker Capital Australia, its directors and representatives may have material interests in the financial products that we have provided advice on from time to time.

Walker Capital Australia has an association with Primary Securities Ltd, the issuer of Walker Capital Fixed Income Fund.

These Conflicts of Interest and Associations in no way influence the provision of financial services by Walker Capital to you.

Complaint resolution

If you wish to make a complaint, you can contact the Complaints Officer (Mr Michael Walker) on (02) 8076 2210 or by email on admin@walkercapital.com.au. Walker Capital has a formalised client complaint resolution procedure. All complaints are reviewed and investigated by our Complaints Officer. If you make a complaint, our first response will be to contact you to discuss the complaint and to register a formal record of such complaint. We will try to resolve your complaint quickly and fairly.

If, despite our best efforts, you believe your complaint has not been satisfactorily dealt with, we offer clients the use of an independent industry arbiter, namely, the Australian Financial Complaints Authority (**AFCA**). Walker Capital has agreed not to contest a final resolution from AFCA.

AFCA's contact details are:

Address: GPO Box 3
Melbourne VIC 3001

Phone (toll free): 1800 931 678

Email: info@afca.org.au

Website: www.afca.org.au

Compensation arrangements

Walker Capital as the authorising licensee for Walker Capital Australia holds professional indemnity insurance cover for the activities conducted under its AFS Licence and continues to maintain Professional Indemnity Insurance that generally satisfies the requirements of s912B of the Corporations Act Regulatory Guide RG126.