First Sentier Group

Financial Services Guide

5 June 2026

Issued by: First Sentier Investors (Australia) RE Ltd
ABN: 13 006 464 428
AFSL: 240550
And
First Sentier Investors (Australia) IM Ltd
ABN: 89 114 194 311
AFSL: 289017

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June 2026

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 First Sentier Investors (Australia) RE Ltd (**FSI ARE**) and First Sentier Investors (Australia) IM Ltd (**FSI AIM**) (**together**, **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. We provide no warranty regarding the suitability of any of the services described in this FSG for any person.

Who are we?

FSI AIM and FSI ARE are part of the global investment management business known as First Sentier Group (**First Sentier Group**).

You can contact us by:

Phone: (02) 9010 5200

Website: www.firstsentiergroup.com

Address:
Enquiries – Wholesale Distribution Team
Level 5, Tower 3, International Towers
300 Barangaroo Avenue
Barangaroo NSW 2000
Australia

Email: auclientgovernance@firstsentier.com

What financial services and products do we offer?

FSI AIM

FSI AIM is authorised to provide the following financial services in relation to the following financial products:

- dealing in financial products by issuing, applying for, acquiring, varying or disposing of a financial product on its own behalf and on behalf of another person to wholesale clients only in respect of:
  - basic and non-basic deposit products,
  - derivatives,
  - foreign exchange contracts,
  - debentures, stocks or bonds issued or proposed to be issued by a government,
  - interests in managed investment schemes (including investor directed portfolio services),
  - securities, and
  - superannuation; and
- provide general financial product advice to both wholesale and retail clients and personal financial product advice to wholesale clients in respect of:
  - basic and non-basic deposit products,
  - non-cash payment products,
  - derivatives,
  - foreign exchange contracts,
  - debentures, stocks or bonds issued or proposed to be issued by a government,
  - interests in managed investment schemes (including investor directed portfolio services),
  - securities, and
  - superannuation.

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FSI ARE

FSI ARE is authorised to provide the following financial services to both wholesale and retail clients in relation to the following financial products:

- dealing in financial products by issuing, applying for, acquiring, varying or disposing of a financial product on its own behalf in respect of:
  - derivatives,
  - foreign exchange contracts,
  - interests in managed investment schemes (excluding investor directed portfolio services), and
  - securities;
- dealing in financial products by applying for, acquiring, varying or disposing of a financial product on behalf of another person in respect of:
  - basic and non-basic deposit products,
  - non-cash payment products,
  - derivatives,
  - foreign exchange contracts,
  - general insurance products,
  - 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;
- provide general financial product advice in respect of:
  - basic and non-basic deposit products,
  - non-cash payment products,
  - derivatives,
  - 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;
- operate registered managed investment schemes which only hold derivatives, direct real property and financial assets; and
- operate custodial or depository services other than investor directed portfolio services.

Financial services we provide to retail clients

You may receive general financial product advice from us in relation to managed investment schemes and/or investment strategies managed by a First Sentier Group entity or an investment portfolio that is managed by FSI ARE or FSI AIM.

You may access managed investment schemes and investment strategies managed by us via third party product issuers, administration services or managed account product providers. Before investing in such financial products, you will receive a product disclosure statement, or an investor directed portfolio service guide (**Disclosure Document**) issued by the responsible entity, managed account or platform provider (as applicable) (**Product Issuer**).

Such Disclosure Documents outline the administration procedures and processes on how you can transact in relation to the financial product as well as information to help you make an informed decision about the product. You should direct any transactional queries to the Product Issuer. Their contact details can be found in the relevant Disclosure Document.

Any written instructions in relation to any general financial product advice sent to us must be signed by you. We will act on your instructions in accordance with our legal obligations.

How are we remunerated for the services we provide?

Remuneration for the financial products and services we provide

When you invest in one or more of our strategies offered by a Product Issuer, we are remunerated through the managed account fee or management fee. The managed account fee or management fee are payable to the Product Issuer who will pay an investment management fee to us.

Remuneration and other benefits received by our employees

Our 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, fund performance, 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

We do not pay commissions to financial advisers.

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Related Party Transactions

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

Compensation arrangements

FSI ARE and FSI AIM have 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 professional indemnity insurance policy covers claims relating to the professional services provided by First Sentier Group and its representatives, including claims that may arise after their employment with First Sentier Group 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 First Sentier Group's Privacy Notice. The Privacy Notice 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 Notice can be viewed at www.firstsentiergroup.com or you can obtain a copy free of charge by contacting us.

How we deal with complaints

Complaint resolution is a priority for First Sentier Group.

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 as quickly as we can:

Phone: 1300 553 490

Email: complaints@firstsentier.com

Address:
The Complaints Manager
First Sentier Group
Level 5, Tower 3, International Towers
300 Barangaroo Avenue
Barangaroo NSW 2000

We will let you know that we have received your complaint and will endeavor to resolve the complaint within five business days of receipt. We will respond to your complaint within the maximum response timeframe of 30 calendar days. If we are unable to respond within the maximum response time because we have not had a reasonable opportunity to do so, we will write to you to let you know of the delay. Each complaint will be addressed in a timely, fair and objective 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 Australian Financial Complaints Authority (**AFCA**). AFCA 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 AFCA are as follows:

Australian Financial Complaints Authority Limited

Phone: 1800 931 678 (free call)

Address: GPO Box 3, Melbourne VIC 3001

Email: info@afca.org.au

Website: www.afca.org.au