

Financial Services Guide.

AUSTRALIA RATINGS PTY LTD
ABN 90 141 393 375

What is the purpose of this Financial Services Guide?

This Financial Services Guide (FSG) provides you with information about Australia Ratings Pty Ltd (Australia Ratings) to help you decide whether to use the services it offers.

It explains:

- the services offered by Australia Ratings;
- how instructions may be provided to Australia Ratings;
- how Australia Ratings is remunerated; and
- the details of Australia Ratings' internal and external complaints handling procedures and how you can access them.

Australia Ratings acts for itself and has authorised the distribution of this FSG to you.

Who is Australia Ratings?

Australia Ratings Pty Ltd (ABN 90 141 393 375) is a credit rating agency in Australia. It provides credit rating services to large corporate groups, financial institutions, fund managers, responsible entities, product issuers, government authorities and professional clients. It also provides services to individual investors, self managed superannuation funds, financial planners and others who require its services to evaluate credit risks for various financial products and entities (Services).

Australia Ratings value proposition is to provide independent, clear, timely and accessible research to assist investors gauge credit risk and complexity of securities available in the Australian retail debt market.

Australia Ratings' Australian Financial Services (AFS) licence number is 346138. Australia Ratings acts for itself when providing the services under the AFS licence.

What services can Australia Ratings provide?

Under its AFS licence, Australia Ratings may only carry on a financial services business to provide general advice by issuing a credit rating to retail or wholesale clients. It offers credit rating services in respect of the following:

- listed debt and hybrid securities;
- unsecured Australian corporate bonds;
- government bonds and debentures; and
- counterparties, such as financial institutions.

Ratings and product complexity assessments are assigned according to published objective methodology.

What are Credit Ratings and Product Complexity Indicators?

Credit ratings are assigned to differentiate the degree of credit worthiness of organisations and debt securities available to investors in the Australian financial market. Ratings are assigned on a long term and short term

rating scale. Long term ratings are assigned for investment or financial exposure for terms greater than 12 months whereas short term ratings apply to terms less than 12 months.

The product complexity indicator is a colour coded indicator that is designed to differentiate debt securities which may have similar credit attributes but may have complexity in the terms and conditions of the security that could arise due to unanticipated variability or change in the returns from the investment.

Details and explanation of the rating scale and the product complexity indicators can be found on our website.

A dedicated website www.australiaratings.com provides:

- an explanation of rating symbols;
- disclosure of rating methodologies;
- a listing of current ratings for fixed income securities or retail debt products; and
- research reports.

Australia Ratings bases its research on information provided by the issuer of the financial product or obtained from sources considered reliable. Australia Ratings does not perform an audit or conduct any form of due diligence in connection with any rating and may rely upon unaudited information.

Investors should make their own inquiries. Information obtained subsequent to the rating being assigned may cause the rating to be changed or withdrawn at any time. Investors should refer to our website for the most recent rating and rating report.

Will you provide me with advice which is suitable to my needs and financial circumstances?

The provision of the credit rating services will entail the provision of general advice only. That is, the issuing of credit rating will not take into account a client's personal circumstances, financial situation and needs.

Before deciding whether to invest in an entity or a financial product rated by Australia Ratings, you must assess whether the information or general advice is appropriate to your particular needs, objectives and financial circumstances. If you would like assistance with this, you should consult an appropriately authorised financial advisor or broker before making any investment decision.

How do I give information to Australia Ratings?

You can give us information by telephone, post or email using details provided in this Guide. In some cases, however you will need to provide us with your personal information to enable us to identify you and to provide our Services to you.

How will I pay for the Services?

Australia Ratings will post current ratings and rating reports to its website. There is no charge to access the site and this information.

How does Australia Ratings get paid?

Australia Ratings' revenue is generated from engagement by issuers, responsible entities and product sponsors to have retail fixed income securities rated. A rating fee plus incidentals will be charged for a rating and a surveillance fee will be charged on each anniversary of the initial rating engagement. The fees generated may ultimately benefit the employees, directors or other associates of Australia Ratings. The remuneration of Australia Ratings personnel is not related to the performance of any rated entities or financial products.

What fee does the person who referred me receive?

We do not pay any fee or commission to any person who refers you to use our Services.

Disclosure of Interest

Australia Ratings does not have any relationships or associations which might reasonably be expected to be capable of influencing the way we provide our Services to you.

Compensation Arrangements

Australia Ratings has professional indemnity insurance in place that complies with section 912B of the Corporations Act and ASIC Regulatory Guide 126.

Who can I complain to if I have a complaint about the Services provided to me?**If you have a complaint about the Services provided to you, you should take the following steps:**

1. Contact us and tell us about your complaint.
2. Alternatively, you can put your complaint in writing and forward it to:

The Complaints Manager
Australia Ratings Pty Ltd
Level 14, 140 William Street
Melbourne Victoria 3000/

3. We will endeavour to acknowledge your complaint within 1 business day of receiving it and will investigate and resolve your complaint and communicate our decision to you within 30 calendar days. If you still do not get a satisfactory outcome, or if we fail to resolve your complaint within 30 days, you may be able to lodge a complaint with the Australian Financial Complaints Authority or 'AFCA', an external dispute resolution (EDR) scheme to deal with complaints from consumers in the financial system

Using AFCA is free to consumers. If you would like to access the scheme, please lodge a complaint

Online: www.afca.org.au
Phone: 1800 931 678
Email: info@afca.org.au
Mail: Australian Financial Complaints Authority, GPO Box 3, Melbourne, VIC 3001.

Privacy Policy

When using Australia Ratings' website or any of our Services, you will be providing us with your personal information. During the course of your relationship with us, we will also gather information about products and services provided to you.

Your personal information will be treated strictly in accordance with National Privacy Principles in the Australian Privacy Act.

At any time, upon request, you may gain access to the information Australia Ratings holds about you in accordance with the National Privacy Principles.

We have requested the information to manage and administer the Services provided to you and to keep you updated whilst you are a user of our Services and possibly other activities of Australia Ratings.

We may also be required to provide your personal information to the Australian Securities & Investments Commission, AUSTRAC, ATO and other regulatory and government bodies from time to time.

We may also disclose your personal information to:

- our agents, employees and representatives;
- financial institutions and other similar organisations in connection with its corporate activities or that are nominated by you;
- external service providers and professional advisers that provide services to us;
- any organisation which you request us to or any persons acting on your behalf, including your financial adviser, broker, solicitor or accountant.

Australia Ratings takes all reasonable steps to protect your personal information from misuse, loss, unauthorised access, modification or disclosure.

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