



Financial Services Guide (FSG)

1st October 2022

Lack of Independence

Disclosure of Lack of Independence required under s942B(2) (fa) of the Corporations Act.

Craigs Investment Partners (CIP) or an associated entity, issue and distribute financial products.

We may recommend that you invest in a financial product where we or an associated entity receives benefits as the investment manager. For further information on how CIP or our representatives are remunerated please contact CIP.

For these reasons, we do not represent ourselves as independent, impartial or unbiased.

It is important to understand that disclosing our lack of independence and detailing our remuneration structure does not reduce our obligation to act in your best interests. If you are a retail client and receiving personal advice from a CIP representative, we have a duty to act in your best interests when providing this advice, prioritise your interests and are obliged to provide you with appropriate advice

Purpose

This Financial Services Guide (FSG) is an important document and a regulatory requirement under the Corporations Act. It provides you with the following information about Craigs Investment Partners Limited (CIP):

- who we are and how we can be contacted;
- the products and services we are authorised to provide you;
- how we (and any other relevant parties) are remunerated;
- any potential conflicts of interest we may have;
- our internal and external complaints handling procedures and how you can access them; and
- how we keep the information you provide to us private.

This FSG should assist you in determining whether to use any of our financial services or products.

Who is Responsible for Financial Services Provided to you?

CIP is responsible for the financial services described in this FSG. Any financial services offered will be provided by representatives of CIP.

In New Zealand, CIP is a NZX Participant Advisory Firm. CIP is able to provide a range of advisory, broking and custodial services to private investors and corporate clients. CIP is not a Participant of the ASX Group.

You can contact CIP by:

- speaking to your nominated Investment Advisor;
- if you do not have a nominated Investment Advisor, calling us on + 64 (7) 577 6049;
- visiting our website at www.craigsip.com; or
- writing to us at:

Craigs Investment Partners Limited
PO Box 13155, Tauranga, 3141
New Zealand

What Kind of Financial Services is CIP Authorised to Provide?

CIP is authorised under its Australian Financial Services Licence to provide, or arrange to provide, the financial products and services set out in this FSG.

We are authorised to provide both general and personal advice to, and to deal on behalf of retail and wholesale clients in relation to:

- deposit products;
- derivatives (exchange traded options and warrants listed on the ASX);
- 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 (shares and corporate bonds and debentures).

The products and services we provide are not limited to products offered by CIP and/or its subsidiaries and/or associates.

General Advice

CIP may provide you with general advice that does not consider your personal circumstances, needs or objectives. You will receive a warning when you are provided with general advice. You should consider whether you need personal advice which takes into account your individual situation before you make any decisions.

Personal Advice

CIP will not provide you with any personal advice, at the date of this FSG. CIP may provide research reports to you. This is solely for your information and no action should be taken on the basis of or in reliance on the research report. To the extent that any information prepared by CIP contains any financial product advice, it is general advice only and has been prepared by CIP without reference to your objectives, financial situation or needs.

Potential Conflicts of Interest we may have

Wilson's Advisory and Stockbroking Limited is a subsidiary within the Wilson's Holding Company Pty Ltd consolidated group, collectively "Wilson's". CIP at the discretion of the Wilson's Holding Company Pty Ltd Board is entitled to receive dividends as a shareholder of Wilson's Holding Company Pty Ltd.

What you should do if you have a Complaint

If you are dissatisfied with the service or advice you receive from us, you are entitled to make a complaint. We have established an internal disputes resolution procedure to ensure all complaints are dealt with properly.

To assist us in addressing your complaint, please gather all the facts and any documents you wish to present, think about the questions you want answered and decide how you would like us to resolve the complaint. Please then:

Contact your adviser to make them aware of your complaint. A quick call is all that is required to resolve most issues.

If your complaint is not satisfactorily resolved within the timeframe that is agreed between you and your adviser, please put your complaint in writing addressed to:

Head of Compliance
Craigs Investment Partners Limited PO Box 13155
Tauranga, 3141 New Zealand

Telephone +64 (7) 577 6049

Email: ComplianceDepartment@craigsip.com

The Head of Compliance will endeavor to resolve the situation to the satisfaction of all parties.

If you are still not satisfied with the resolution of any complaint, you may be eligible to refer the complaint to The Australian Financial Complaints Authority (AFCA) of which we are a member. Australian Financial Complaints Authority,

GPO Box 3, Melbourne VIC 3001
Toll-free: 1300 78 08 08
Fax: + 61 3 9613 6399
Email: info@afca.org.au

Compensation and Insurance Arrangements

CIP maintains professional indemnity insurance, which meets the requirements of s912B of the Corporations Act 2001.

For claims, we may rely on and claim under the professional indemnity insurance that CIP holds.

Will Anyone be Paid for Referrals?

No referrals will be paid to any party.

Privacy Protection at CIP

The privacy of your personal information is important to us at CIP. Any personal information collected will be handled in accordance with our Privacy Statement. Our Privacy Statement is available by accessing our website at www.craigsip.com or upon request by calling + 64 (7) 5776049.