



**YARRA**  
CAPITAL MANAGEMENT

# Financial Services Guide

## Yarra Capital Management

- Yarra Capital Management Limited (**YCML**) (ABN 99 003 376 252; Australian Financial Services Licence 237563)
- Yarra Funds Management Limited (**YFML**) (ABN 63 005 885 567; Australian Financial Services Licence 230251)
- Yarra Investment Management Limited (**YIML**) (ABN 34 002 542 038; Australian Financial Services Licence 229664)

YCML, YFML and YIML are all part of the Yarra Capital Management Group. Tyndall Asset Management (**Tyndall AM**) is an investment team within the Yarra Capital Management Group. This FSG covers the financial services and products provided by YCML, YFML, YIML and Tyndall AM.

The purpose of this Financial Services Guide (FSG) is to provide information about the services and products that we offer. The information will help you determine whether you wish to use our services. This Guide also contains details about our charges and your rights as a client (for example, how we will deal with any complaints you may have). If you need further information or clarification on this FSG, please contact us. You will find our contact details at the back of this FSG.

The information contained in this FSG is general information only and has been prepared without taking into account the objectives, financial situation or needs of any individual. The Yarra Capital Management Group provides no warranty regarding the suitability of any of the services described in this FSG for any person.

## Financial services and products that we are authorised to provide our clients

YFML and YIML each act as Responsible Entities for a number of registered managed investment schemes (**Funds**). To invest in any of our Funds, you must obtain and read the relevant Product Disclosure Statement (**PDS**), Additional Information to the PDS (**AIB**) and complete the application and relevant customer identification form. Each PDS and AIB contains information about how the Fund operates including:

- the costs of investing in the Fund
- any fees and charges associated with the investment
- how the product operates and what it invests in
- how returns on your investment are calculated
- how and when you receive those returns
- the terms, rights, conditions and obligations attached to the product; and
- other relevant information e.g. your right to a cooling-off period.

Your financial adviser should provide you with the applicable PDS and AIB if one is available when recommending a financial product. Copies of our PDSs can also be obtained via our website through [www.yarracm.com](http://www.yarracm.com) or [www.tyndallam.com](http://www.tyndallam.com) or by contacting us. Alternatively, you can contact your financial adviser.

YCML acts as Investment Manager for some of the Funds.

The services we provide and products that we issue are provided on our own behalf. We do not represent you, nor do we act as your agent. Further, we are not licensed to provide you with personal financial advice and as



such our representatives do not provide personal advice specific to a client's individual situation. We can only provide you with factual information and in some circumstances may provide you with general financial product advice. If you require personal financial advice that takes into account your objectives, financial situation and needs, you will need to contact an appropriately licensed financial adviser. If you receive personal financial advice from a financial adviser, you may be charged fees. Any fees charged will be set out in a separate FSG or Statement of Advice provided to you by your financial adviser.

The financial services that we are authorised to provide to retail clients under our AFSLs are shown in the following table:

Financial service	YCML	YFML	YIML
<b>Provide general financial product advice</b>			
Deposit and payment products – basic and non-basic	x	x	✓
Derivatives	✓	x	✓
Foreign exchange contracts	✓	x	✓
Government debentures, stocks and bonds	✓	x	✓
Managed investment schemes (excluding investor directed portfolio services (IDPS))	✓	✓	✓
Securities	✓	x	✓
<b>Deal in a financial product – issue, apply for, acquire, vary or dispose of a financial product</b>			
Derivatives	✓	✓	✓
Foreign exchange contracts	✓	x	✓
Managed investment schemes (excluding investor directed portfolio services)	x	✓	✓
Securities	✓	x	✓
<b>Deal in a financial product – apply for, acquire, vary or dispose of a financial product on behalf of another person</b>			
Deposit and payment products – basic and non-basic	✓	✓	✓
Derivatives	✓	✓	✓
Foreign exchange contracts	✓	✓	✓
Government debentures, stocks and bonds	✓	✓	✓
Managed investment schemes (excluding investor directed portfolio services)	✓	✓	✓
Securities	✓	✓	✓
<b>Operate the following kind of registered managed investment scheme as Responsible Entity</b>			
Derivatives	x	✓	✓
Financial assets	x	✓	✓
<b>Provide the following custodial or depositary services</b>			
Custodial or depositary services other than IDPS	x	x	✓



## Important Information

### What fees and charges apply?

#### *General advice*

There are no fees and charges associated with the general financial product advice we give you.

#### *Other Services/products*

You will incur fees and charges if you invest in a Fund offered by YFML or YIML. The costs of the investments you choose will be set out in the PDS for each Fund. It is important that you understand the fees and charges associated with investments you choose.

Fees and charges may include (but are not limited to) the following:

- contribution fee
- management fees
- expense recoveries
- withdrawal fee
- performance fees

Performance fees may be charged to investors in some Funds we offer. Performance fees are only charged when the Fund exceeds predetermined specified performance targets. Performance fees apply only to a limited number of Funds and are fully disclosed in the applicable PDS or other disclosure document.

### Related party remuneration and other associations

In April 2021, Yarra Capital Management acquired the Australian business of the Nikko AM Group (**NAM Group**).

A number of our Funds may invest in or engage in transactions with entities for which we, or a related entity or a member of the NAM Group, are trustee, Responsible Entity or manager (**related funds**). Subject to the constitution of the Fund, we may appoint any of our related entities or a member of the NAM Group to provide services or perform functions in relation to the Funds, including acting as our delegate. A related entity or a member of the NAM Group is entitled to earn fees or other benefits in relation to any such appointment and to retain them for its own account. These fees will be paid by YFML, YIML or YCML (as relevant) out of the Management fees and costs we are paid from the Fund (as set out in the Product Disclosure Statement) and will not be an additional cost to Fund investors.

### How are our representatives paid?

Yarra Capital Management Group representatives are remunerated by two means: salary and (in some cases) discretionary incentives.

#### Discretionary Incentives

The amount of any incentive payments made to our representatives is determined by the Yarra Capital Management Group in its absolute discretion. Certain representatives may be provided with cash or non-cash incentives which are determined by reference to a range of factors and may from time to time, include the net inflow of investments into our Funds which are attributable to the relevant representative. Incentive payments are paid from the financial resources of the Yarra Capital Management Group.

#### Payments to platform and wrap service providers

To the extent permitted by law, we may pay fees to investor directed portfolio services, investor directed portfolio-like services, and equivalent superannuation platform and wrap service providers (collectively 'Platforms'), where they include one or more of our Funds on their menu. These fees are not a separate charge to you.

We may pay any other remuneration such as alternative forms of remuneration where permitted by law.



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## Privacy

Personal information you provide is used by us and our delegates, to administer your investment, make distribution payments and to provide investor communications required or permitted by the Corporations Act or other legislation. We may also from time-to-time send you other material, including marketing material, unless you request otherwise. We may disclose your personal information to third parties such as related entities, your adviser (if nominated), other service providers such as printers and mail houses, and government departments.

We respect the confidentiality and privacy of your personal information. We have rules and procedures in place that cover the collection, use and disclosure of personal information we hold about investors.

These rules and procedures are set out in our Privacy Policy, which can be obtained by contacting us or visiting our website at [www.yarracm.com/privacy](http://www.yarracm.com/privacy) and [www.tyndallam.com/privacy](http://www.tyndallam.com/privacy). You can request details of your personal information held by us by contacting us (see our contact details below). Please also notify us if your information is incorrect or requires updating.

## Compensation arrangements

We maintain Professional Indemnity Insurance cover which we believe satisfies the requirements under section 912B of the Corporations Act 2001 (Cth). Subject to terms and conditions, we expect our Professional Indemnity Insurance Cover will satisfy claims regarding the conduct of representatives and employees of the Yarra Capital Management Group who no longer work for us, but did work for us at the time of the relevant conduct.

## If you have a complaint

The Yarra Capital Management Group has a formal policy for dealing with complaints. We will respond to any complaints within 30 days of receipt. In the first instance, complaints should be made to a member of our Investor Services Team, either by telephone or in writing:

### **Yarra Capital Management Limited, Yarra Investment Management Limited or Tyndall Asset Management**

GPO Box 804  
Melbourne VIC 3001  
Telephone: 1800 251 589  
Facsimile: 1300 362 722  
Email: [investor@yarracm.com](mailto:investor@yarracm.com)

### **Yarra Funds Management Limited**

Reply Paid 4898  
Melbourne VIC 3001  
Telephone: 1800 034 494  
Facsimile: 1800 624 983  
E-mail: [IST@yarracm.com](mailto:IST@yarracm.com)

If you believe your complaint has not been resolved, further contact should be with:

### **General Counsel**

Yarra Capital Management  
Level 19, 101 Collins Street  
Melbourne VIC 3000

If we do not satisfactorily resolve your concerns, you can contact the following independent complaints resolution scheme:

### **Australian Financial Complaints Authority**

GPO Box 3  
Melbourne VIC 3001  
Telephone: 1800 931 678  
E-mail: [info@afca.org.au](mailto:info@afca.org.au)  
Website: [www.afca.org.au](http://www.afca.org.au)



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AFCA provides fair and independent financial services complaint resolution that is free to consumers.

If you are investing through an IDPS, any enquiries or complaints should first be directed to the IDPS operator unless your enquiry or complaint relates to the Fund.

## **Contacting us at Yarra Capital Management**

**Yarra Capital Management Limited, Yarra Investment Management Limited or Tyndall Asset Management**

GPO Box 804  
Melbourne VIC 3001  
Telephone: 1800 251 589  
Facsimile: 1300 362 722  
Email: [investor@yarracm.com](mailto:investor@yarracm.com)

**Yarra Funds Management Limited**

Reply Paid 4898  
Melbourne VIC 3001  
Telephone: 1800 034 494  
Facsimile: 1800 624 983  
E-mail: [IST@yarracm.com](mailto:IST@yarracm.com)

You can also find further information at our website: [www.yarracm.com](http://www.yarracm.com) and [www.tyndallam.com](http://www.tyndallam.com).

The information in this FSG was reviewed in July 2021.

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