

Financial Services Guide (FSG)

This Financial Services Guide was prepared on 20 May 2022.

What is a Financial Services Guide?

This Financial Services Guide ('FSG') provides information about Diversa Trustees Limited ('Diversa'). It helps you understand and decide if you wish to use the financial services we are able to offer you.

Diversa and its representatives are collectively referred to as "us, we, our" throughout this FSG.

This FSG sets out the services we provide. It tells you:

- who we are and how we can be contacted;
- what services and products we are authorised to provide to you;
- how we (and any other relevant parties) are paid; and
- how we deal with complaints.

Occasionally we provide general advice. This is where we may express an opinion or recommendation influencing you in making a decision in relation to a financial product, but where we have not considered your personal objectives, financial situation or needs. If we provide you with general advice, we will provide you with a warning that the advice may not be appropriate to your needs, financial situation or objectives.

Before we issue any financial product to you, we will give you a PDS issued by us. A PDS contains information about the financial product to assist you in making an informed decision about the product. The PDS will outline relevant terms, significant risks, and fees and charges associated with the product. You should consider the PDS carefully before making a decision about whether the product is right for you.

We have arrangements in place to maintain professional indemnity insurance. This insurance satisfies the requirements under s912B of the Corporations Act 2001.

Please retain this FSG for your reference and any future dealings with us. We may also add documents at a later date which will also form part of this FSG, and these should be read together with the FSG. These documents will include the word 'FSG' in the heading.

Who will be providing the financial services to you?

The Licensee

Diversa is an Australian Financial Services Licensee (AFSL number 235153), an APRA regulated Registrable Superannuation Entity Licensee (RSEL number L0000635) and trustee of a number of APRA regulated superannuation funds.

Diversa is responsible for the financial services that it, and its representatives, provide to you. We are also responsible for, and authorise, the content and distribution of this FSG.

Our contact details are as follows:

Licensee name: Diversa Trustees Limited

AFSL number: 235153

Address: Level 9, 2 Southbank Boulevard Southbank Vic 3006

Website: <https://diversa.com.au/>

Phone: +61390972800

Email: contact@diversa.com.au

If you have any questions about this FSG or our services, you can contact us using the contact information above.

On whose behalf do we act?

As we are a product issuer, we act on our own behalf when we provide financial services to you. We do not act on your behalf.

What services and products are we authorised to provide to you?

We are authorised by our AFSL to provide general financial product advice in relation to deposit products and superannuation.

We are also authorised to deal in relation to superannuation products, and to provide a superannuation trustee service. We are authorised by our AFSL to provide these services and products to both retail and wholesale clients.

We will only provide you with general advice and dealing services in relation to our products and those products issued by our related entities. We will not provide you with general advice or dealing services in relation to products issued by financial services providers that are not related to us. There is an important difference between 'general advice' and 'personal advice'. We will only provide you with factual information or general advice regarding certain financial products. In providing general advice we do not take into account your particular objectives, financial situation or needs. We are not authorised under our AFSL to provide you with personal advice.

In providing our services, other financial matters may arise, however, we are not authorised to assist with any financial products and services except those explained above. You should seek specific advice from the appropriate professionals on other matters relevant to you.

What fees and commissions are payable to us?

Diversa does not charge you for the provision of general advice. Diversa receives fees for acting as trustee of each superannuation fund of which it is the trustee. Details of these fees are set out in the PDS for each superannuation fund of which Diversa is the trustee and can be obtained upon request free of charge by contacting us using the details set out above.

You may request more details about the way we are remunerated within a reasonable time after receiving this document.

How are we and third parties remunerated?

Diversa's directors and employees (including any employees of a related body corporate) are remunerated by salary and may also be awarded an annual bonus which may comprise fixed and variable components, and cash benefits.

Bonuses will depend on the achievement of performance targets including the delivery of best outcomes for members.

Diversa's shareholders (including any shareholders of a related body corporate) will also receive a benefit based on the Diversa's ongoing company performance.

You may request more details about the way these people or entities are remunerated within a reasonable time after receiving this document and before any financial services are given to you.

By using or continuing to use our services, you agree that:

1. All fees and charges received by us as described in this FSG (other than third party fees and charges) are a benefit given to us by you, in exchange for the services provided by us.
2. We do not charge asset-based fees where you are investing using borrowed money.
3. You understand, consent to, authorise and direct us to charge you in this way.

What arrangements may influence our advice to you?

Diversa is the issuer of products and representatives of Diversa may be members of the products issued by Diversa. We will only recommend and provide advice in relation to products issued by Diversa or its related companies.

What should you do if you have a complaint?

If you have a complaint, you can contact us and discuss your complaint.

Please contact our Complaints Officer using any of the following contact:

Email: complaints@diversa.com.au

Telephone: +61 3 9097 2804, Monday to Friday, 8am–5pm (AEST/AEDT)

In writing to: Complaints Officer

Diversa Trustees

Level 9, 2 Southbank Boulevard, Southbank VIC 3006, Australia

We will try and resolve your complaint quickly, fairly and within prescribed timeframes.

If the complaint cannot be resolved to your satisfaction within 45 days (or for death benefit distribution complaints, within 90 days), you have the right to refer the matter to the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority

GPO Box 3, Melbourne VIC 3001

Compensation arrangements

We have arrangements in place to maintain adequate professional indemnity insurance as required by s912B of the Corporations Act 2001. This insurance provides cover for claims made against us and our representatives, including claims in relation to the conduct of representatives who no longer work for us but who did so at the time of the relevant conduct.

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