

Mezfi Pty Ltd

Financial Services Guide

About this document

This document is a Financial Services Guide (FSG) issued by MezFi Pty Ltd ABN 74 665 150 612 Authorised Representative (MezFi, we, our or us) as the investment manager for the MezFi Fund 1 ARSN 127 384 767 (Fund). This FSG is an important document that tells you about the products and services that MezFi is authorised to provide pursuant to its appointment as corporate authorised representative (CAR) of Responsible Entity Services Limited ABN 70 116 489 420 AFSL 299024 (RES) and is intended to assist you in deciding whether to invest in the Fund.

This FSG contains important information about:

- who we are
- the financial services we offer
- how we and others are paid in connection with those services
- your privacy
- how we deal with complaints, and
- how you can contact us.

Important Information

Before investing in the Fund, you will be given a Product Disclosure Statement (PDS). The PDS will be made available on MezFi's website mezfi.com as soon as the Fund becomes available. It is expected that the PDS will be made available in November 2023, as of the date of this FSG.

You should read the PDS in its entirety and carefully consider the appropriateness of the financial product to your circumstances in deciding whether to acquire or continue to hold interests in the Fund. You should also consult an investment adviser.

The PDS will contain information about the Fund, including the benefits of investment, any significant risks associated with holding units, the cost of investment and information about any remuneration or other similar payments that may impact the amount of the returns payable. The purpose of a PDS is to allow you to make an informed decision before deciding to acquire the financial product and help you compare financial products issued by different providers.

RES is the responsible entity and issuer of units in the Fund, which is a registered managed investment scheme. The Fund's target market is specified in the Target Market Determination (TMD) which is available on the MezFi website mezfi.com.

About Mezfi Pty Ltd

RES, as the responsible entity and issuer of units in the Fund, has appointed MezFi to act as the investment manager of the Fund. As investment manager of the Fund, MezFi is responsible for the investment activities of the Fund, including identifying suitable investment opportunities and managing the Fund's portfolio of assets.

MezFi is owned by interests of one or more of the directors of MezFi. Neither MezFi, RES, nor any member, director, staff member or agent guarantees the success of the Fund, the achievement of any investment objectives, or the repayment of capital or particular rates of return on investment or capital. An investor in the Fund could lose all or a substantial part of their investment. In particular, the performance of a Fund will depend on the performance and market value of the assets held by the Fund. For additional information on MezFi, please visit mezfi.com.

Members of MezFi or their associates, officers or employees (**MezFi Members**) may have interests in particular financial products by acting in various roles including as holder of principal positions, lender or adviser in respect of that financial product. In addition, MezFi Members may buy or sell the financial products as principal or agent and may receive fees or commissions for acting in the various capacities referred to above. These associations or relationships might reasonably be expected to be capable of influencing MezFi in providing any of the financial services we offer and will be disclosed in full to potential investors prior to their investment.

General advice warning

Any advice provided by MezFi is limited to general financial product advice. We do not provide personal financial advice to retail clients. We may also provide factual information regarding our investment products and the markets in which we invest.

Before you make any decision concerning a financial product, we recommend that you obtain personal financial advice to address your personal circumstances, financial needs or objectives. Before acting on any information, you should consider the appropriateness of the relevant product, having regard to your objectives, financial situation and needs. In particular, you should seek your own independent financial advice and read the relevant disclosure documents for full disclosure of risks before you invest.

Financial services we provide

MezFi is appointed as a corporate authorised representative of RES. Pursuant to that appointment, MezFi is authorised to provide, among other things, general financial product advice to wholesale and retail clients in relation to:

- interests in managed investment schemes limited to managed investment schemes issued by RES; and
- securities.

MezFi is authorised to deal in a financial product, in respect of wholesale and retail clients by:

- arranging for the issue, application for, acquisition, variation or disposal of interests in managed investment schemes limited to managed investment schemes issued by RES; and
- applying for, acquiring, varying or disposing of a financial product on behalf of another person in respect of basic deposit products, general insurance products, interests in managed investment schemes (excluding investor directed portfolio services), and securities.

What fees are we paid for our services?

As the investment manager of the Fund, MezFi receives management fees from RES. These fees are described in detail in the PDS.

MezFi staff may receive a salary, bonuses or other benefits from time to time. Remuneration is not directly attributable to the investments made by retail clients.

Various members or related parties of MezFi and their directors and employees may provide certain services to us to enable us to provide the services described in this FSG. The costs of providing these services are paid by RES as responsible entity of the Fund from the fees disclosed in the PDS. They are not an additional cost to you (unless otherwise disclosed in the relevant PDS).

None of MezFi's related companies, directors, employees or associates receives any other remuneration or benefits in respect of financial services provided to our retail clients.

Your financial adviser may charge you fees for providing personal advice (that is advice that takes into account your objectives, financial situation and needs) and must set out the remuneration and commissions they receive in the FSG and/or Statement of Advice (SOA) they must provide to you. As we do not provide personal advice to retail clients you will not receive an SOA from us.

Rebates

RES may agree fee rebates to certain wholesale clients within the meaning of the Corporations Act, who invest large amounts in the Fund. Rebates are offered pursuant to an ASIC Class Order and to date has generally been available only to institutional clients and platforms. These payments do not represent an additional cost to investors and are paid by us.

MezFi does not pay commissions to financial advisers to promote our Funds to retail investors. Nor do we receive commissions from third parties referring investors to us.

Compensation arrangements

MezFi has professional indemnity insurance in place in respect of financial services provided to our clients. These arrangements comply with the requirements of section 912B of the Corporations Act.

Privacy

RES, as responsible entity of the Fund may collect your personal information for the primary purpose of establishing and administering your investment in the Fund, communicating with you and providing you with access to protected areas of websites (if applicable). RES may also collect some personal information to meet its obligations, under the Anti-Money Laundering and Counter-Terrorism Financing Act and the Corporations Act. RES may use and disclose personal information to administer your investment, conduct product and market research, and deal with your concerns. RES may collect personal information through our interactions with you, as well as in some instances from your financial adviser or other authorised representative, your organisation, public sources and information brokers. RES may take steps to verify information collected.

A Privacy Policy setting out further details of our handling of personal information is available upon request or from our website at www.reservice.com. The Privacy Policy contains information about how you can access and seek correction of your personal information, about how you can complain or enquire about breaches of your privacy and about how RES will deal with your complaint or enquiry.

RES may also disclose your information to its related bodies corporate and to its service providers (including MezFi) who assist RES with, among other things, data storage and archiving, auditing, accounting, customer contact, legal, business consulting, banking, payment, data processing, data analysis, information broking, research, website and technology services.

Your personal information may be disclosed to Australian and overseas regulatory authorities on reasonable request by those authorities. RES may also disclose your information to external parties on your behalf, such as your financial adviser, unless you have instructed otherwise.

RES takes reasonable steps to ensure that any recipients of your personal information do not breach the privacy obligations relating to your personal information. MezFi, RES and any related bodies corporate may use your information on occasion, to inform you by telephone, electronic messages (like email), online and other means, about other services or products offered by us or them. We may do this on an ongoing basis, but you may opt out at any time.

If you wish to opt out, update or request access to your information, obtain a copy of

RES's Privacy Policy or raise any queries or concerns regarding privacy, you may contact RES's Privacy Officer by using the contact details below in the 'Contact us' section.

If you have Complaints

If you have an enquiry or complaint, you can contact The Complaints Officer via RES's Client Services (Email investor@reservice.com.au). RES has established procedures for dealing with enquiries and complaints. If you make a complaint to RES, the complaint will be acknowledged within 24 hours or as soon as practicable and steps will be taken to investigate your concerns. A final response will be provided within 28 calendar days in accordance with our policy.

RES is a member of the Australian Financial Complaints Authority (AFCA), an independent complaint resolution body. If your complaint is not addressed within 28 calendar days from the date it was received, or you are not satisfied with our response, you may refer your complaint to AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers. AFCA can be contacted by:

Telephone: 1800 931 678 (free call)

Mail: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Email: info@afca.org.au

Website: www.afca.org.au

For the hearing and speech impaired, AFCA can be contacted by either:

National Relay Service: www.relayservice.com.au

TTY/Voice Calls: 133 677 (local), or

Speak & Listen: 1300 555 727 (local).

How you can provide us with instructions

To change your investment or personal details or to conduct transactions you need to instruct RES in writing, signed by the authorised signatories (or in another manner agreed by us).

Further information on how to invest in the Fund can be found in the PDS, to be made available on MezFi's website.

Investors can contact RES in relation to their investment on 1300 956 202 between 9:00 am and 5:00 pm (AEST), Monday to Friday.

Contact us

You can contact Responsible Entity Services Limited about your investment in the Fund:

Address: 19 Lakes Entrance, Meadowbrook, Queensland 4131

Telephone: 1300 956 202

Email: investor@reservice.com.au

Website: www.reservice.com.au

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