

Financial Services Guide

24 December 2019

ABOUT THIS FINANCIAL SERVICES GUIDE

This Financial Services Guide ("FSG") was prepared and issued by 2020 DIRECTINVEST Pty Limited (ABN 89 069 774 456) ("2020", "us", "we", "our").

2020 DIRECTINVEST is a Corporate Authorised Representative (CAR 336649) of Mason Stevens Limited (ABN 91 141 447 207) which holds Australian Financial Services Licence ("AFSL") No: 351578.

Mason Stevens Limited ("Mason Stevens") is responsible for the financial services provided to you and the distribution of this FSG.

This FSG is designed to provide you with important information regarding our financial services to assist you in deciding whether to use any of these financial services.

This document contains the following information:

- About 2020 DIRECTINVEST
- The financial services we provide
- About how and if we are paid for our services
- How we deal with complaints
- Our Privacy Policy
- How you can contact us

It is intended that this FSG should assist you in determining whether to use any of the services described in this document. If you would like further information not contained in this FSG, please contact us.

ABOUT 2020 DIRECTINVEST

2020 DIRECTINVEST was established in 1996 to meet the needs of self-directed investors who choose to invest directly in various financial products and services. 2020 DIRECTINVEST is a member of the Mason Stevens' group of companies.

As a Corporate Authorised Representative of Mason Stevens Limited, 2020 DIRECTINVEST is authorised to deal in, and provide general advice on a range of financial products including basic deposit products, life products including investment life insurance and life risk insurance products, superannuation, government debentures, stocks or bonds, interests in managed investment schemes, margin lending and securities.

2020 DIRECTINVEST can assist in facilitating access to the products issued by Mason Stevens Limited, an associated company:

- Mason Stevens Credit Fund
- Mason Stevens Select Opportunities Fund (wholesale investors only)

OUR FINANCIAL SERVICES

We will provide the financial services described in this FSG through our representatives. Our representatives act on our behalf and we are responsible to you for their conduct and the financial services they provide.

We only provide you with general advice and/or factual information regarding certain financial products.. Any general advice and information provided does not take into account your particular objectives, financial situation and needs, so you should consider whether it is appropriate in light of your particular financial circumstances before investing, and if necessary seek personal advice. If personal advice is required we recommend that you contact a financial adviser.

Generally if you acquire a financial product or financial service through our distribution channels we may also provide you with the Product Disclosure Statement ("PDS") or other disclosure documents that has been issued by the respective product provider containing information about that product or service, including any relevant terms, significant risks and the costs associated with the product and details of other fees and charges which may apply. These documents will be provided to assist you to make an informed decision about the product or service.

FEES, COSTS REMUNERATION AND OTHER BENEFITS

2020 DIRECTINVEST may receive upfront fees or payments from arrangements we have with third parties who provide specialist financial services and products. Details of any fee arrangements with third parties are provided in the relevant investor communication or on the 2020 DIRECTINVEST website.

For full disclosure on fees and costs associated with directly investing in financial products offered by third party providers, you should refer to their product disclosure statements and additional information available.

2020 DIRECTINVEST BlueChip Series

A Dealer Group Service Fee may be payable to 2020 DIRECTINVEST for the costs of making the BlueChip Series PDS available and for determining, reviewing and assessing the Model Portfolios offered. The Fee, if applicable, is calculated monthly in arrears (based on the daily value of your Account) and is deducted directly from your Account. The Fee is currently negotiable up to a maximum of 0.385% p.a. or can be a fixed dollar amount per annum. Please refer to the PDS for full details.

COMPENSATION ARRANGEMENTS

Mason Stevens' group of companies has professional indemnity insurance arrangements in place to meet its obligations as holder of an AFSL. The insurance satisfies the requirements of section 912B of the Corporations Act 2001 (Commonwealth).

These insurance arrangements cover claims relating to the services and products we offer and the conduct of current and former staff (where we are responsible for the conduct of the staff member at the time of the relevant conduct).

YOUR PRIVACY

Your privacy is important to us and we are committed to compliance with the Privacy Act 1998 (Commonwealth) and the Australian Privacy Principles. We maintain a record of your personal profile which includes your personal details. Our Privacy Policy can be viewed on our website (www.2020directinvest.com.au) or a copy can be obtained by contacting our office.

We may disclose your personal information to external parties, such as our financial service providers, for the purposes of arranging/facilitating your investments or transactions. Such external parties are committed to protecting your privacy. We may also collect, hold and use your personal information to undertake appropriate administration, including in relation to the "Know Your Customer" (KYC) obligations under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Commonwealth) (AML/CTF Act).

If you would like to access or amend the information we have about you, please call us on 1800 352 021.

IF YOU HAVE A COMPLAINT

You have the right to enquire into or complain about the operation of our products and services to the extent that it relates to your investment. Mason Stevens Limited has established a Complaints Handling Policy which ensures that all enquiries and complaints are appropriately addressed.

If you have an enquiry or complaint, please take the following steps:

1. Please contact us by phone on 1800 352 021 or send us a written complaint. We will try to resolve your complaint within 30 days. You will receive written confirmation of receipt of your complaint, and a written confirmation of the determination of the Complaints Officer and any action taken to resolve the issue.
2. We must finalise your complaint within 45 days of you lodging the complaint with us. If you are not satisfied with our response you may lodge a written complaint to the Australian Financial Complaints Authority ("AFCA") an independent financial services complaints resolution body which is available to you free of charge.

AFCA can be contacted on the details below:

Website: www.afca.org.au
Email: info@afca.org.au
Telephone: 1800 931 678 (free call)
In writing to: GPO Box 3, Melbourne VIC 3001

Mason Stevens is a member of AFCA.

CONTACT US

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