

Goldman  
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JBWere

# Financial Services Guide

**Invia Custodian Pty Limited**

ABN 33 006 127 984

AFSL 247082

[www.gsjbwere.com](http://www.gsjbwere.com)

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## The issuer of this Guide

This Financial Services Guide is issued by Invia Custodian Pty Limited.

Invia Custodian Pty Limited is a member of the Goldman Sachs JBS Group of companies and holds an Australian Financial Services Licence. In this Guide we refer to Invia Custodian Pty Limited as 'Invia Custodian', 'the Company', 'we', 'us' and 'our'.

## Contact details

Invia Custodian Pty Limited  
Level 15  
101 Collins Street  
Melbourne, Vic, 3000  
Telephone (03) 9679 1444  
Facsimile (03) 9679 1522  
Email [inviacustodian@gsjbw.com](mailto:inviacustodian@gsjbw.com)

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# The purpose of this Guide

This Guide is provided to inform you about our services and fees and to assist you when deciding to use our services — it provides information about:

- the financial services we can provide;
- the fees and charges associated with our services;
- your privacy and how we use your personal information; and
- how we handle complaints.

# The services and products we can provide

Invia Custodian is authorised to provide the following services to retail (private) and wholesale investors:

- holding investments on behalf of investors;
- investment monitoring and receipt of payments — for example, interest and dividends;
- document safe-keeping;
- settlement relating to your securities transactions; and
- portfolio reporting.

## Fees and charges

In the absence of any special arrangements, Invia Custodian's fees are as set out in the following tables. All fees specified include GST. We reserve the right to change these fees from time to time.

Invia Custodian's annual fee and transaction fee (if applicable) is charged quarterly, and is determined by the size of your portfolio, frequency of reporting and the number of transactions.

### Portfolio size

The following fees include the provision of quarterly reporting — a minimum charge of \$2,750 p.a. applies:

Number of holdings	Annual fee
0–10 holdings	\$2,750
Additional holdings	\$110.00 per holding

Example: If you have 11 holdings and you receive quarterly portfolio reports, your annual fee (excluding transactions costs) would be \$2,860.00

### Portfolio reporting

The fees set out above include our fees for the provision of quarterly reports. We charge an annual fee (billed quarterly) for any additional reporting:

	Weekly reporting	Monthly reporting	Annual consolidated reporting
Fee per annum	\$1,100.00	\$550.00	\$330.00

Example: In addition to your annual fee (which includes quarterly reporting), monthly portfolio reporting would cost \$550.00 — charged in quarterly instalments of \$137.50

### Transactions

We charge a fee per transaction (to buy, sell, apply for or redeem an investment) as follows:

Number of transactions per annum	Cost per transaction
0–150	\$44.00
151–300	\$38.50
301 and above	\$33.00

Example: In addition to your annual fee, 120 transactions would total \$5,280.00

## Giving instructions to Invia Custodian

All instructions must be in writing and signed and may be delivered in person, by mail or by fax.

Invia Custodian Pty Limited  
Level 15  
101 Collins Street  
Melbourne, Vic, 3000

### *Postal address*

Invia Custodian Pty Limited  
GPO Box 4595  
Melbourne, Vic, 3001

*Facsimile:* (03) 9679 1522

## Privacy

The Goldman Sachs JBWere Group of companies is bound by the National Privacy Principles and will provide you with financial services in a secure and confidential manner.

### **The purpose of collecting personal information**

We will collect and use personal information about you for the following purposes:

- to provide you with products, services or information that you might request or reasonably expect;
- to manage our (and our affiliates') rights and obligations under applicable laws and regulations;
- to conduct research, planning, product development, risk assessment, risk modelling and marketing;
- to enable us to ascertain whether we have other services or products that may foreseeably meet your needs, and to notify you about these (unless you request that we do not); and
- for other purposes required or authorised by law.

### **Disclosure of personal information**

To fulfil the purposes of collecting personal information, we may make such information available to:

- any member or affiliate of the Goldman Sachs JBWere Group;
- any entity carrying out functions on behalf of the Goldman Sachs JBWere Group; and
- any other entity we engage to assist in the provision of services requested by you.

You should note that the personal information we collect about you may be disclosed to third parties if that disclosure is required or authorised by law.

### **Security of personal information**

We take reasonable steps to preserve the security of the personal information we collect. All stored personal information is protected from unauthorised access by secure passwords, user login requirements or other security procedures.

### **Your questions about privacy**

If you have any questions about privacy, please contact:

Privacy Officer  
Goldman Sachs JBWere Group  
GPO Box 2050  
Melbourne, Vic, 3001

### **Accessing personal information**

You are able to access and update the personal information we hold about you — to do so please contact your adviser, our Client Service Team on 1300 366 790 or the Privacy Officer.

### **Telephone calls**

Telephone calls to and from our offices may be recorded and monitored to assist in resolving disputes.

## How we handle complaints

If you have a complaint, we encourage you to discuss the matter with the Manager of Invia Custodian or your local Goldman Sachs JBWere Pty Ltd Office Manager.

If you are not happy with the response you receive, please write to:

General Counsel  
Goldman Sachs JBWere Pty Ltd  
GPO Box 2050  
Melbourne, Vic, 3001

When dealing with a complaint that you have submitted to us in writing:

- we will provide written acknowledgement of our receipt of your complaint in the first instance; and
- we will prepare a response in consultation with your adviser and/or your Invia Custodian Portfolio Administrator and his/her manager — to ensure all matters raised are thoroughly investigated and responded to appropriately — and aim to do so within 30 days.

If you are not satisfied with our complaint resolution procedures, you have the right to take your complaint to an independent complaints resolution body:

Financial Industry Complaints Service Limited  
PO Box 579  
Collins Street West  
Melbourne, Vic, 8007  
Freecall 1300 780 808  
Facsimile (03) 9621 2291  
Website [www.fics.asn.au](http://www.fics.asn.au)  
Email [fics@fics.asn.au](mailto:fics@fics.asn.au)

Services provided by the independent complaints resolution body are free of charge. You can also lodge your complaint with the Australian Securities and Investments Commission (ASIC) by calling 1300 300 630.

## How our representatives are paid

Our representatives are remunerated with a salary and discretionary incentives.

## Goldman Sachs JBWere Offices

### **Melbourne**

Level 16  
101 Collins Street  
Melbourne, Vic, 3000  
Telephone (03) 9679 1222  
Facsimile (03) 9679 1491

### **Sydney**

Level 42  
Governor Phillip Tower  
1 Farrer Place  
Sydney, NSW, 2000  
Telephone (02) 9321 8777  
Facsimile (02) 9321 8500

### **Brisbane**

37th Floor, Riverside Centre  
123 Eagle Street  
Brisbane, Qld, 4000  
Telephone (07) 3258 1111  
Facsimile (07) 3258 1112

### **Gold Coast**

65-67 Thomas Drive  
Chevron Island  
Gold Coast, Qld, 4217  
Telephone (07) 5582 2444  
Facsimile (07) 5582 2400

### **Adelaide**

Level 13  
45 Pirie Street  
Adelaide, SA, 5000  
Telephone (08) 8407 1111  
Facsimile (08) 8407 1112

### **Perth**

Level 44, BankWest Tower  
108 St George's Terrace  
Perth, WA, 6000  
Telephone (08) 9422 3333  
Facsimile (08) 9422 3399

### **Canberra**

Level 3  
60 Marcus Clarke Street  
Canberra, ACT, 2600  
Telephone (02) 6218 2000  
Facsimile (02) 6218 2001