

# Financial Services Guide

## 1 Important information - About OneVue Wealth Services Ltd

OneVue Wealth Services Ltd (“**OneVue**”, “**we**”, “**us**” or “**our**”) (ABN 70 120 380 627, AFSL 308868) is the operator of the Investor Directed Portfolio Service (“**IDPS**”), the promoter of OneVue Investor Service, and the promoter and/or the sponsor of certain superannuation funds (“**Super Funds**”) the and the Responsible Entity of the OneVue Managed Account (ARSN 112 517 656) (“**OneVue Managed Account**”) (all “**OneVue Services**”). OneVue is a wholly-owned subsidiary of the ASX-listed company, Iress Ltd (“**Iress**”).

This Financial Services Guide (“**FSG**”) is addressed to users of OneVue Services (“**You**”, “**Your**”).

This FSG contains factual information and general advice only and does not take into account Your personal circumstances or Your financial needs and objectives and a statement of advice will not be given. Accordingly, You will need to consider the appropriateness of the information contained within this document having regard to Your particular objectives, financial situation and needs. You should read the combined IDPS Guide & Product Disclosure Statement or Product Disclosure Statement for OneVue Services before making a decision whether to use OneVue Services.

## 2 Purpose of this FSG

This FSG is an important document we are required by law to give You before we can provide You with any financial service(s). The FSG provides You with information about OneVue and OneVue Services and is designed to assist You in deciding whether to use any of the services offered. This FSG contains information about the remuneration that may be paid to OneVue and other relevant persons in relation to the services offered. The FSG also contains information on how complaints against OneVue are dealt with, and any potential conflict of interest we may have.

In conjunction with this FSG, You will also receive a combined IDPS Services Guide & Product Disclosure Statement or a Product Disclosure Statements which will inform You of other matters as required by the *Corporations Act 2001* (Cth) (“**Act**”) and the *Corporations Regulations 2001* (Cth) (“**Regulations**”) including the nature and characteristics of the financial services and product that are being offered and the cost associated.

This FSG relates to the financial services provided by us and not to other services that we may provide.

## 3 OneVue Services

OneVue holds an AFS Licence that authorises us to provide the following financial services to wholesale and retail clients.

OneVue Services	Class of financial products
Providing general financial product advice*	<ul style="list-style-type: none"><li>● basic deposit products</li><li>● deposit products other than basic deposit products</li><li>● derivatives</li><li>● foreign exchange contracts</li><li>● debentures, stocks or bonds issued or proposed to be issued by a government</li></ul>

	<ul style="list-style-type: none"> <li>● life risk insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds</li> <li>● interests in managed investment schemes including IDPS</li> <li>● securities and</li> <li>● superannuation</li> </ul>
Deal in a financial product by issuing, applying for, acquiring, varying or disposing of a financial product	<ul style="list-style-type: none"> <li>● derivatives</li> <li>● foreign exchange contracts</li> <li>● debentures, stocks or bonds issued or proposed to be issued by a government, and</li> <li>● interests in managed investment schemes including IDPS</li> </ul>
Deal in a financial product by applying for, acquiring, varying or disposing of a financial product on behalf of another person	<ul style="list-style-type: none"> <li>● basic deposit products</li> <li>● deposit products other than basic deposit products</li> <li>● derivatives</li> <li>● foreign exchange contracts</li> <li>● debentures, stocks or bonds issued or proposed to be issued by a government</li> <li>● life risk insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds</li> <li>● interests in managed investment schemes including IDPS</li> <li>● securities and</li> <li>● superannuation</li> </ul>
Operate registered managed investment scheme (including the holding of any incidental property in its capacity as responsible entity)	<ul style="list-style-type: none"> <li>● schemes which holds derivatives and financial assets</li> </ul>
Operate custodial or depository services	<ul style="list-style-type: none"> <li>● IDPS</li> <li>● Non- IDPS</li> </ul>

**\*General financial advice**

General financial advice is not personal advice as it does not take into account your individual objectives, financial situation, needs or circumstances. If you elect to be able to transact online, then you are able to provide certain instructions through your online account. You can also give us some types of instructions by mail, email or phone, depending on the nature of the instruction and subject to meeting certain security requirements.

If you appoint your financial adviser as your Nominated Representative as defined in the PDS or combined IDPS Guide and PDS, then they can undertake certain transactions and provide certain instructions to us on your behalf. The things a Nominated Representative can do on your behalf are set out in the relevant disclosure document.

## 4 Contact OneVue

OneVue can be contacted on:

Telephone: 1300 790 235

Mail: PO Box R1926, Royal Exchange NSW 1225

Email: [service@onevue.com.au](mailto:service@onevue.com.au)

## 5 Remuneration of OneVue

The remuneration we receive depends on which product or service you use. The disclosure document for each product or service provides detailed information about our fees and remuneration relating to that product or service.

### Fees that you pay us

OneVue will be remunerated for OneVue Services via the payment of fees charged to clients who have applied for OneVue Services or other remuneration we may receive from third parties in connection with your investment in OneVue Services. Those fees and charges are outlined in the combined IDPS Services Guide & Product Disclosure Documents or PDS accompanying this FSG.

### Fees that are payable by other providers

OneVue may receive payments from other providers.

We may receive payments from promoters for services provided to them as part of the establishment of a promoted product and also for the ongoing management of the promoted product.

For superannuation products, we may charge fees that are approved by the trustee for certain services. The fees charged are for the recoupment of costs including costs for management of regulatory change, legal costs and custody costs. The custody costs include payments to OneVue Wealth for providing custody and administration services.

### Payments to and from our related parties

A portion of the fees that are paid to us are provided to service providers that include OneVue's related bodies corporate, usually based on the dollar amount you invested. These are specifically:

- **Investment Gateway Pty Ltd** (ABN 91 090 411 537) for providing custody services.
- **OneVue Super Services Pty Limited** (ABN 74 006 877 872) ("OVSS") provides administration services in relation to Super Funds, and is remunerated for these services by trustees as a portion of fees that are disclosed in the relevant PDS. It is not paid by OVWS for these services.

### Fees that are payable to financial advisers

Your financial adviser may charge You initial and ongoing fees for providing financial product advice and other services to you. We process such adviser fees through OneVue Services, however, OneVue does not receive any portion of the adviser fees. You will receive information about adviser fees in a separate Financial Services Guide and / or Statement of Advice from your financial adviser.

### Payments to employees

In this FSG “Employees” refers to employees of our related bodies corporate. Employees are remunerated by way of a salary and may have certain short or long-term incentives. Employees have no direct entitlement to receive any portion of the fees or other benefits (if any) paid to us in connection with the financial services we provide.

## 6 Compensation

OneVue maintains professional indemnity insurance via a policy held by Iress. The compensation arrangements in place satisfy the requirements of section 912B of the Act. In particular, the compensation arrangements have regard for the nature of the financial services we offer and provide coverage in relation to claims regarding OneVue Services.

## 7 Concerns and Complaints

Concerns and complaints regarding the provision of the OneVue Services can be lodged by:

- telephoning the Complaints Officer on (03) 9018 5800;
- emailing the Complaints Officer on [aus-compliance@iress.com](mailto:aus-compliance@iress.com);
- writing to the Complaints Officer, c/o Iress Limited, Level 16, 385 Bourke Street, Melbourne VIC 3000.

You may be asked to provide further information to facilitate the complaint resolution. The complaint will be dealt with in accordance with our internal complaints handling process. Our internal complaints handling process is free of charge and is conducted in a fair, transparent and timely manner. We do not want You to experience any barriers to the raising of a complaint.

We will acknowledge Your complaint as soon as possible after receipt, and usually within 24 hours.

All complaints will be referred to our Complaints Officer, who will consider and seek to resolve the complaint as soon as possible. If the resolution of the complaint is expected to take longer than 30 days, You will be kept informed of its progress on a regular basis, as is reasonable in the circumstances.

Once a decision and/or resolution of the complaint has been reached, We will send You a response letter which details clear reasons for such decision and/or resolution. The response letter will also provide You with information on how You can seek access to the Australian Financial Complaints Authority (“AFCA”) (our external dispute resolution scheme), in the event that You are not satisfied with our response, or if we have not resolved the complaint within the response/resolution period. You may also choose to lodge a complaint with AFCA if You do not wish to communicate with Us

AFCA imposes time limits within which to lodge a complaint with them.

AFCA’s details are as follows:

Website: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Telephone: 1800 931 678

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

## 8 Privacy

Everyone has rights with regard to how their personal information is handled, and We recognise that the lawful and correct treatment of personal data is vital to our continued success in an increasingly regulated marketplace. We will take all reasonable precautions to safeguard any personal information which We receive.

The following types of personal information will be collected and held when using the OneVue Services: name, date of birth, address, email address, mobile number, tax file number etc. Failure to provide all of the personal information we require, may result in a rejection of Your application, or we may not be able to provide the OneVue Services to You. We will use this information to enable You to use the OneVue Services. We may also de-identify this information to perform analysis of our OneVue Services offering and to collate for research and marketing purposes.

Your personal information may be collected directly from You, or indirectly from a third party. We primarily collect personal information through the completion of our standard forms.

Your personal information may be disclosed to third parties to enable them to provide support in relation to Your use of OneVue Services such as call centre support. You will need to ensure that You disclose to the individuals whose personal information may be disclosed that this may occur as this is required under Privacy Law. Your personal information will be stored within Australia and will not be shared or disclosed overseas.

If You have concerns or wish to make a complaint about our handling of Your personal information, including any suspected privacy breaches, please contact our Complaints Officer on (03) 9018 5800. Privacy complaints will be addressed in accordance with our Complaint Handling policy (see the section Concerns and Complaints above).

All personal information collected by us may be used, treated and shared in accordance with our Privacy Policy available at [www.iress.com/resources/legal/privacy-policy](http://www.iress.com/resources/legal/privacy-policy) and our Global Data Protection Policy available at [www.iress.com/resources/legal/data-protection](http://www.iress.com/resources/legal/data-protection). If You wish to access or amend Your personal information we hold, please contact us (see section 4 OneVue above) and we will arrange for You to do so.

This FSG is prepared by OneVue Wealth Services Ltd on 15 October 2021.