

About this guide

This Financial Services Guide (**FSG**) is an important document which informs you about the financial services that we offer. The FSG is designed to assist you in deciding whether or not to use any of the financial services that are offered in this FSG.

This FSG contains information about:

- who we are and how you can contact us;
- the types of services we can offer you;
- other disclosure documents relevant to your investment;
- how we and our Authorised Representatives are paid for our services;
- how introducers are paid for their services;
- how you can make a complaint; and
- how we will deal with your personal information.

Who we are

La Trobe Financial Asset Management Limited ABN 27 007 332 363 (**La Trobe Financial**) holds Australian Financial Service Licence (**AFSL**) No. 222213 and is the responsible entity of the following registered managed investment schemes (**Funds**):

1. La Trobe Australian Credit Fund ARSN 088 178 321 (**LACF**);
2. La Trobe US Private Credit Fund ARSN 677 174 382 (**USPCF**); and
3. La Trobe Private Credit Fund ARSN 686 964 312 (**ASX: LFI**).

When we are providing the financial services referred to in this FSG, we are acting on our own behalf.

Our Financial Services

La Trobe Financial is authorised under its AFSL to:

- provide general financial product advice for the following classes of financial products:
 - basic deposit products;
 - deposit products other than basic deposit products;
 - interests in managed investment schemes excluding investor directed portfolio services; and
 - securities.
- deal in financial products including:
 - basic deposit products;
 - derivatives;
 - foreign exchange contracts;
 - interests in managed investment schemes excluding investor directed portfolio services; and
 - securities.
- operate registered managed investment schemes which hold derivatives, financial assets, and mortgages. La Trobe Financial is not licensed to give personal advice to wholesale or retail clients.

Disclosure Documents for the Funds

If you are interested in investing in a Fund, we will provide you with the Product Disclosure Statement (**PDS**) in relation to that Fund and, if applicable, any Supplementary PDS (**SPDS**). The PDS and any applicable SPDS will set out the terms and conditions of investing in the Fund.

You will be supplied with an SPDS if you want to invest in the Select Investment Account of the LACF. The SPDS will provide you with details about the specific investment opportunity.

The purpose of the PDS and any SPDS is to give you sufficient information to help you make a decision about whether or not to invest in the Fund. The PDS and any SPDS contains information about the Fund including the features, benefits, fees and risks associated with the Fund to assist you in making an informed decision.

If you want to invest in the Fund, you will need to complete the Application Form attached to the PDS, and if applicable, the Application Form attached to the SPDS.

How we, our employees and our Authorised Representatives are paid for the Financial Services

We do not directly charge you for providing financial product advice or other information in relation to the Funds.

There are no entry fees to invest in the Funds. However, there are certain fees and other costs that are payable once you have become an investor, such as management fees and costs (**Management Fees and Costs**), and these are outlined in the PDS and any applicable SPDS. La Trobe Financial Services Pty Limited is the investment manager of the Funds and we pay its fees out of our fees.

Further details of the fees and costs that are charged are outlined in each Fund's PDS and any applicable SPDS which are available on our website or by calling us.

Remuneration or other benefits received by our employees

Our employees, directors and officers receive salaries and other remuneration and benefits from us where permitted by law.

Authorised Representatives

Our authorised representatives (**Authorised Representatives**) are authorised under our AFSL. They are not authorised to provide you with personal advice. Each Authorised Representative has entered into an agreement with La Trobe Financial.

Our Authorised Representatives will not charge you directly for providing factual information in relation to the Funds or for providing you with a copy of the PDS or SPDS.

LACF

The referral fees paid on investments by us to our Authorised Representatives for the LACF and may be paid to the Authorised Representative's employer or related company, are as follows:

| Investment Option – LACF | Referral Fee paid by Us |
|-----------------------------|------------------------------------|
| Classic Notice Account | Nil |
| 90 Day Notice Account | 0.50% of your total invested funds |
| 6 Month Notice Account | 0.50% of your total invested funds |
| 12 Month Investment Account | 0.50% of your total invested funds |
| 2 Year Investment Account | 0.50% of your total invested funds |
| 4 Year Investment Account | 0.50% of your total invested funds |
| Select Investment Account | 0.50% of your total invested funds |

The referral fees outlined above will be paid by us out of either the fees paid by the borrower (**Borrower Fees**) or Management Fees and Costs and do not come out of the advertised investment returns.

USPCF & LF1

No referral fees are paid to Authorised Representatives in relation to the USPCF or LF1.

How we pay others who offer our products

You may receive general or personal advice about our Funds from a financial adviser or their authorised representative. If you instruct us to do so, we will pay your adviser by deducting the management fee rebate (if any) from your account. Please refer to the LACF PDS for more information.

The products issued by La Trobe Financial may be introduced to you by referrers (**Mere Referrers**). Where permitted by law, we may pay third party referral fee on the funds referred by them, which will be paid by us and not separately paid by you. Please refer to the Fund's PDS in respect of the referral fees that may be payable to Mere Referrers of the LACF.

No referral fees are paid to introducers or referrers in relation to the USPCF or LF1.

Further information

You may request particulars of the remuneration (including commission) or other benefits but that request must be made within a reasonable time after you are given the FSG and before any financial service identified in the FSG is provided to you.

Dealing with Complaints

If you have any complaints about the financial services provided to you by La Trobe Financial or one of its Authorised Representatives, you should take the following steps:

1. Please contact La Trobe Financial's Customer Resolution team via one of the following methods:

Email: customerresolution@latrobefinancial.com.au
 Phone: 13 80 10
 Mail: La Trobe Financial Asset Management Limited
 GPO Box 2289, Melbourne VIC 3001

Our Customer Resolution team will acknowledge receipt of your complaint within 1 business day advising of an appropriate time frame in which La Trobe Financial will respond, which will not be more than 21 days in accordance with our Internal Dispute Resolution policy.

2. If you are still not satisfied with the outcome of your complaint, and you are a retail client by law, you have the right to complain to the: Australian Financial Complaints Authority (**AFCA**):

Website: www.afca.org.au
 Email: info@afca.org.au
 Phone: 1800 931 678 (free call)
 Mail: AFCA
 GPO Box 3, Melbourne VIC 3001

The Australian Financial Complaints Authority is completely independent of La Trobe Financial and our Authorised Representatives.

How is my personal information dealt with?

We understand how important it is to protect your personal information. We are committed to abiding by the Australian Privacy Principles for the protection of your personal information as set out in the Privacy Act and any other relevant law, and will ensure the privacy and security of your personal information. A copy of La Trobe Financial's Privacy Policy is available at La Trobe Financial's website latrobefinancial.com, or by calling us on 13 80 10.

Conflicts of interest

We take our obligation to act in your best interests seriously. We will always ensure that the services that we provide to you are provided efficiently, honestly and fairly, and if there is a conflict between your interest and our interest, we will give priority to your interest. We invite you to contact us if you believe that we have not served your best interest.

Compensation arrangements

We, as the holder of an AFSL, carry the required Professional Indemnity Insurance for compensating you for loss or damage suffered because of breaches of the relevant obligations under the *Corporations Act 2001* (Cth) (**Corporations Act**) by La Trobe Financial or our Authorised Representatives. This insurance will cover claims in relation to the conduct of Authorised Representatives and/or employees of La Trobe Financial who no longer work for La Trobe Financial (but who did at the time of the relevant conduct). These arrangements satisfy the requirements for compensation arrangements under section 912B of the Corporations Act.

General advice warning

To the extent that any statement in this FSG constitutes financial product advice, that advice is general advice only and has been prepared without considering your objectives, financial situation or needs. You should, before deciding to acquire or to continue to hold an interest in a Fund, consider the appropriateness of the advice having regard to your objectives, financial situation or needs and obtain and consider the PDS (and, where applicable, SPDS) for the relevant Fund.

How to contact us

You can contact us by:

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| Telephone (toll free): | 1800 818 818 |
| Email: | investor@latrobefinancial.com.au |
| Letter to our address: | La Trobe Financial Level 25, 333 Collins Street Melbourne VIC 3000 |
| Lodging an enquiry form online via: | www.latrobefinancial.com.au |

Date

This FSG is dated 12 March 2026.