

What is the purpose and content of this guide?

This Financial Services Guide (FSG) is an important document provided to you to give you information about the financial services that we offer you. 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 is providing the financial services, how the financial services licensee and other parties are remunerated, details of our internal and external complaints and dispute resolution procedures and how you can access them, and how we will deal with your personal information.

If you need more information or clarification of any matter raised in this document, please contact La Trobe Financial or one of its Authorised Representatives by email, telephone or letter (see contact details set out below).

The La Trobe Australian Credit Fund

We may provide you with a Product Disclosure Statement (PDS) in relation to the La Trobe Australian Credit Fund ARSN 088 178 321, a registered managed investment scheme (the **Fund**). The PDS, and if applicable, any Supplementary PDS (**SPDS**), will set out the terms and conditions of investing in the Fund.

We will provide you with a copy of the PDS and any applicable SPDS if you wish to consider making an investment in the Fund.

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, an Application Form attached to a SPDS. You will be supplied with an SPDS if you want to invest in the Select Investment Account within the Fund. The SPDS will provide you with details about the specific mortgage investment opportunity being made available. You should consider both the PDS and the SPDS in deciding whether to invest in the Fund.

The financial services referred to in this FSG are:

1. the provision of general financial product advice in relation to interests in the Fund;
2. dealing in interests in the Fund;
3. dealing in any basic deposit products, interests in our own managed investment schemes or securities that the Fund invests in; and
4. operating the Fund.

The financial services are offered by:

La Trobe Financial Asset Management Limited
ABN 27 007 332 363 AFS Licence No. 222213
Level 25, 333 Collins Street
Melbourne VIC 3000
Telephone: 1800 818 818
(**La Trobe Financial**)

We are responsible for the financial services provided including the distribution of this FSG.

When we are providing the general financial product advice referred to in this FSG, we are acting on our own behalf. The other financial services referred to in this FSG are provided by us as responsible entity of the Fund on behalf of Fund members.

Who is La Trobe Financial Asset Management Limited?

We hold Australian Financial Service Licence No. 222213 and we are the responsible entity of the Fund. For further information about us, please see the PDS.

How much do we and our Authorised Representatives receive for providing the financial services?

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

There are no entry fees to invest in the Fund. However, there are certain fees and other costs that are payable once you have become an investor in the Fund, and these are outlined in the PDS and any applicable SPDS.

We charge the Fund an investment management fee, which is basically the difference between the interest amounts paid by the borrowers to the Fund and the amounts paid to investors as distributions from the Fund. Further details of the fee and other costs that are charged to the Fund are outlined in the PDS and any applicable SPDS. La Trobe Financial Services Pty Limited is the manager of the Fund and we pay its fees out of our fees.

Our Authorised Representatives will receive certain amounts for referring investors like you, to the Fund.

The referral fees paid by us to our Authorised Representatives are set out below under the 'Referral fees' heading.

Our Authorised Representatives are not authorised to give financial product advice to you. They do not charge you directly for providing factual information in relation to the Fund, or for providing you with a copy of the PDS or SPDS.

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.

How will I pay for the financial services?

You will not be required to pay any amount (in addition to the amount that you invest in the Fund) for the financial services described in this FSG, and no amount will be deducted from the amount that you invest in the Fund.

However, the fees and other costs outlined in the PDS will be deducted from the Fund, and this will impact on the returns that are generated on your investment in the Fund.

The referral fees outlined below that are payable to our Authorised Representatives will be paid by us out of either the loan application fee paid by the borrower or the investment management fee that we charge the Fund.

Referral fees

For amounts invested by you in the Classic Notice Account, 90 Day Notice Account and High Yield Credit Account of the Fund, the Authorised Representative will not receive a referral fee.

For amounts invested by you in the 12 Month Term Account of the Fund, the Authorised Representative will receive an ongoing referral fee of 0.5% p.a. of the amount invested by you.

For amounts invested by you in the Select Investment Account of the Fund, the Authorised Representative will receive the referral fees set out in the PDS for the Fund and the SPDS for the specific mortgage investment that you have chosen.

These referral fees may be paid to an Authorised Representative's employer or related company.

What relationship does an Authorised Representative have with La Trobe Financial?

Each Authorised Representative has entered into an agreement with La Trobe Financial. They have been engaged by La Trobe Financial to offer mortgage investment opportunities to investors in the Fund like you.

Who can I complain to if I have a complaint regarding an Authorised Representative or La Trobe Financial's services?

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

1. Contact the Authorised Representative or La Trobe Financial first; then
2. If your complaint is not satisfactorily resolved within three (3) business days, 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

The Customer Resolution team will seek to resolve your complaint within 21 days.

3. If you still do not get a satisfactory outcome, 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?

At La Trobe Financial, your personal information is important to us. We are committed to the principles set out in the Privacy Act 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 telephoning 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 Australian Financial Services Licence, 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 by La Trobe Financial or our Authorised Representatives. This insurance will cover claims in relation to the conduct of Authorised Representatives/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 the Corporations Act.

General advice warning

To the extent that any statement constitutes financial product advice, that advice is general advice only and has been prepared without taking into account your objectives, financial situation or needs. You should, before deciding to acquire or to continue to hold an interest in the Fund, consider the appropriateness of the advice having regard to your objectives, financial situation or needs and obtain and consider the Product Disclosure Statement for the Fund.

Date

This FSG is dated 19 April 2021.