

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 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**); and
2. La Trobe US Private Credit Fund ARSN 677 174 382 (**USPCF**).

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/or SPDS will set out the terms and conditions of investing 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.

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 mortgage investment opportunity.

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 the management fee, and these are outlined in the PDS and any applicable SPDS. La Trobe Financial Services Pty Limited is the manager of the Funds and we pay its fees out of our fees.

Further details of the fee and other 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 are authorised under our licence and can provide financial product advice to you. 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 by us to our Authorised Representatives for the LACF and may be paid to the Authorised Representative's employer or related company, as follows:

Investment Option – LACF	Referral Fee paid by Us
Classic Notice Account	Nil
90 Day Notice Account	Up to 0.10% of your total invested funds
6 Month Notice Account	Up to 0.10% of your total invested funds
12 Month Term Account	Up to 0.50% of your total invested funds
2 Year Account	Up to 0.50% of your total invested funds
4 Year Account	Nil
Select Investment Account	Typically, up to 0.50% – refer to SPDS

The referral fees outlined above 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 LACF.

USPCF

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

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 advice fees which you have agreed with them.

The products issued by La Trobe Financial may be referred to you by introducers. Where permitted by law, we may pay a referral fee on the funds referred by them, which will be paid by us and not separately paid by you. Please refer to the table above and the Fund's PDS in respect of the referral fees that are payable to introducers of the LACF.

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

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. Contact the Authorised Representative or La Trobe Financial first to make your complaint; 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 are still not satisfied with the outcome of your complaint, 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 calling 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 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 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 Fund.

How to contact us

You can contact us by:

Telephone (toll free): 1800 818 818
 Email: investorservices@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 27 May 2024.