



Securing
your future,
today.

Financial Services Guide

2nd August 2024

Financial Services Guide

This Financial Services Guide (FSG) is prepared and issued by KeyInvest Ltd ABN 74 087 649 474, Australian Financial Services Licence (AFSL) 240667 (referred to as 'KeyInvest, 'we', 'us' or 'our.')

This is an important document that provides information about the financial services. Please retain this document for future reference.

Purpose of this document

This FSG:

- is designed to assist you in deciding whether to use any of the services offered in this FSG;
- contains information about remuneration that may be paid to KeyInvest in relation to the services offered; and
- contains information on how complaints against the financial services licensee are dealt with.

We strongly recommend that you read and understand this FSG before you engage us to provide you with any financial services. If you have any questions, please contact us.

About KeyInvest

KeyInvest is a licensed friendly society regulated by the Australian Prudential Regulation Authority (APRA) with total funds under management of \$405 million at 30 June 2023.

KeyInvest is a specialty financial services provider with a rich and proud history supporting the unique financial needs of our members.

Trusted since 1878, KeyInvest is a member-owned mutual Friendly Society providing a range of financial services that are designed to help plan for life's major events, and make it easier during difficult times.

Other documents you might receive

When investing in a KeyInvest product you will be provided with a copy of the relevant Product Disclosure Statement (PDS).

The PDS may be provided to you by KeyInvest, a Financial Adviser or a Funeral Director.

Each PDS contains information about the particular financial product, including its features, benefits, any terms and conditions, fees, charges and the potential risks.

What financial services and Financial Products we are authorised to provide

Our AFSL authorises us to advise on and deal in:

- investment life insurance products;
- life risk insurance products;
- basic deposit products;
- deposit products other than basic deposit products (i.e. non basic deposit products), and
- provide a claim handling and settling service to retail and wholesale clients (as defined by the *Corporations Act 2001*).

However, we only operate using a selected range of our authorised products and services as follows:

- Investment life insurance products to retail and wholesale clients which includes our Funeral Bonds and Investment Bonds, and
- Basic and non-basic deposit products to wholesale clients.

The information in this FSG is only designed for retail clients and is not intended for wholesale clients.

Financial product advice

Our staff are only authorised to provide you with general advice in relation to the financial products described in this FSG.

We are responsible for the financial services and products provided to you under our AFSL and we do not act as a representative of any other licensee in relation to the financial services we provide.

General advice

Any advice provided to you is general in nature and prepared without considering your objectives, financial situation or needs.

Before acting on any general advice, you should consider the appropriateness of the advice having regard to your objectives, financial situation and needs.

If you are acquiring a financial product, you should obtain a copy of the relevant PDS and consider the PDS before making any decision about whether to acquire the product.

If you visit our website or contact us, you will receive general advice only.

Relationships or associations

Our financial products may be recommended by other AFSL holders e.g. Financial Advisers or Funeral Directors, however these relationships or associations do not influence the financial services we provide to you.

Remuneration and benefits

If you acquire a Financial Product issued by KeyInvest, fees may be payable to us with respect to that Financial Product. These fees are described in the relevant PDS for the Financial Product. We do not charge you fees for providing general advice.

Our employees and directors receive salaries, bonuses and other benefits (including non-monetary) from us.

Bonuses and other benefits are discretionary and based on a number of factors relating to overall performance.

Non-monetary benefits can include items such as gift vouchers or entertainment tickets.

Compensation arrangements

We maintain professional indemnity insurance cover that complies with the *Corporations Act 2001* and is adequate for the type of financial services we provide and for any potential liability arising from compensation claims.

Complaints

KeyInvest has a complaints management procedure to deal with any complaints regarding the financial services we provide to you.

We endeavour to handle complaints in a courteous and confidential manner. If you have any questions, concerns or complaints about our financial services, please contact us on 1300 658 904, or in writing to:

Complaints Manager

PO Box 3340

RUNDLE MALL SA 5000

Email: info@keyinvest.com.au

Any complaint will be acknowledged by KeyInvest within one working day, KeyInvest aims to resolve all complaints within five working days.

However, the whole process could take up to 30 calendar days, depending on the issue.

If you are not satisfied with the steps taken by KeyInvest to resolve a complaint, or with the result of KeyInvest's investigation, you are able to refer your complaint to the Australian Financial Complaints Authority (AFCA):

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678 (free call)

Fax: (03) 9613 6399

Mail:

Australian Financial Complaints Authority

GPO Box 3

MELBOURNE VIC 3001

Our Financial Services Complaints Resolution Guide, available on our website, provides more detail about how you can lodge a Financial Services complaint with us.

Digital disclosure

KeyInvest may provide disclosure documents required under chapter 7 of the *Corporations Act 2001* to you by making them available digitally.

More information about this can be found in the Application Form for the relevant PDS. You can opt out of this method of disclosure at any time by contacting us.

For more information

If you have any further enquiries in relation to this FSG, please do not hesitate to contact our office on 1300 658 904.

Protecting your personal information

We recognise the importance of protecting your privacy. Personal information provided by you in the course of receiving financial services is governed by our Privacy Policy, which outlines how the information we collect from you is used, stored and disclosed.

A copy of our Privacy Policy is available on our website www.keyinvest.com.au or by contacting us.

Contact us

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RUNDLE MALL SA 5000

Enquiries

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