



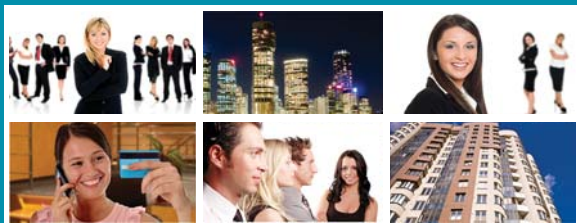
Financial Services Guide

StrataCash Management Pty Ltd

ABN: 44 124 400 924

Licence No: 24378

December 2011



This Financial Services Guide (FSG) is an important document which we are required to give you as an authorised representative of an Australian Financial Services Licensee. This FSG is intended to inform you of certain basic matters relating to our relationship, prior to providing you with a financial service.

The matters covered by the FSG include:

- Who we are and how we can be contacted
- What services and types of products we are authorised to provide to you
- How we and any other relevant parties are remunerated
- Details of our internal and external dispute resolution procedures and how you can access them.

It is intended that this FSG should assist you in determining whether to use our products and services. If you choose to use any of our products and services you may also receive a further document relating to the services or products which you should read carefully. These documents (collectively called the “Account Documents”) will include:

- StrataCash Management Terms and Conditions
- StrataCash Management General Fees and Charges
- Account Features
- Other Account Documents from time to time

The StrataCash Management Account Documents will be provided when we make a recommendation to acquire StrataCash Management products and services to assist you to make an informed decision about these products. This document contains significant information necessary for you to make an informed decision about that product. StrataCash Management has authorised the issue of this FSG by one of its authorised representatives.

The StrataCash Management Account Documents are subject to change and the most current documents are available online at www.stratacashmanagement.com.au

Information about StrataCash Management Pty Ltd and its authorised representative

Any financial services offered will be provided by employees or authorised representatives of Management Pty Ltd (StrataCash Management).

Management is responsible for the financial services that will be provided to you on its behalf by its own employees. It is also responsible for the services provided by its authorised representatives.

You can contact StrataCash Management by the following means:

Telephone on 1800 65 63 68

Facsimile (07) 5575 7433

www.stratacashmanagement.com.au

Locked Bag 1

Gold Coast Mail Centre

BUNDALL QLD 9726, AUSTRALIA

StrataCash Management financial services and financial products

StrataCash Management is authorised to carry on a financial services business to:

- (a) Provide general financial product advice for deposit and payment products limited to basic deposit products, and;
- (b) Deal in a financial product by applying for, acquiring, varying or disposing of a financial product on behalf of another person in respect of deposit and payment products limited to basic deposit products to retail and wholesale clients.

In essence, this allows StrataCash Management to distribute product and services, including accounts and term deposits, the details of which are set out more particularly in the StrataCash Management Account Documents.

An investment or facility with StrataCash Management is neither a deposit with nor liability of any ADI. StrataCash Management is a separate entity from any ADI and is not an authorised deposit-taking institution under the Banking Act 1959 (Australia).

Providing instructions to StrataCash Management

You can give us instructions by telephone, mail, e-mail, fax or via approved computer software programs.

Payments to StrataCash Management for the products and services provided

StrataCash Management is authorised to distribute banking products provided by Approved Deposit Taking Institutions (ADIs). These ADIs include the major Australian Trading Banks. StrataCash Management receives a commission which is derived from the volume of certain transactions and also on an interest rate agreed between StrataCash Management and the ADIs less interest paid on StrataCash Management accounts. This commission may be up to the Reserve Bank of Australia Official Cash rate (<http://www.rba.gov.au/>). Part of this

commission is used to pay for related fees, charges, and overheads associated with the running of these accounts.

In addition, if you use StrataCash Management you may be required to pay to StrataCash Management certain fees in accordance with the Account Documents. All fees are listed in the StrataCash Management Account Documents which are available via our website www.stratacashmanagement.com.au or telephone on 1800 65 63 68 for a copy.

Commercial Benefits received by Body Corporate Managers, Strata Managers or individual Community Title/Strata Title schemes (StrataCash Management Clients)

The administration of StrataCash Management products and services is performed through approved computer software packages which are used by StrataCash Management Clients.

StrataCash Management may pay or subsidise, in part or full:

- the licence or other costs of these approved computer programs, and/or;
- the transaction fees of the StrataPay Payment Service, and/or;
- a Facilitation Commission to cover the upfront and ongoing costs of managing accounts within StrataCash Management. If such Facilitation Commission is paid, it will be disclosed separately.

StrataCash Management Clients should seek independent legal advice as to their fiduciary responsibility in regards to disclosure under the respective State Act that governs their participation with the Community Title or Strata Title industry.

Remuneration or other benefits received by StrataCash Management staff

StrataCash Management employees and directors may be entitled to receive additional monetary or non-monetary benefits. Monetary benefits or rewards may include an annual bonus, the level of which will depend on the overall performance of the StrataCash Management business. Non-monetary rewards may include gift vouchers or film tickets as an example. These commissions are to be paid by StrataCash Management.

Associations and relationships with other financial product issuers

StrataCash Management has a number of associations and contractual relationships with other financial product providers including Australian and New Zealand Banking Group Limited and StrataPay Pty Limited.

The StrataCash Management authorised representative providing you with this FSG has no direct associations or contractual relationships with any other financial product providers.

Personal Information

The privacy of your personal information is important to us. Any personal information collected by either StrataCash Management or its authorised representatives will be handled in accordance with the StrataCash Management Privacy Policy. This Privacy Policy details how StrataCash Management comply with the requirements of the Privacy Act in the handling of your personal information. A copy of that policy can be obtained by visiting the StrataCash Management website at www.stratacashmanagement.com.au.

Complaints Handling

StrataCash Management has internal dispute resolution procedures which are designed to be able to completely resolve any issues raised by you. If you have a complaint, you should contact StrataCash Management at the number quoted on the front of this document.

If, despite our best efforts, you believe your complaint has not been satisfactorily dealt with, you may wish to contact an alternative dispute resolution scheme.

StrataCash Management is a member of the Financial Ombudsman Service (membership number 10106) which is an impartial, independent and free alternative dispute resolution scheme for resolving disputes. Before the Ombudsman can investigate the matter, you must have first given us the opportunity to review it.

You can contact the Ombudsman by:

Telephone on 1300 780 808 Financial Ombudsman Service
Facsimile (03) 9613 6399 GPO Box 3
www.fos.org.au MELBOURNE VIC 3001



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www.stratacashmanagement.com.au