



UBS Securities Australia Limited

**Financial Services Guide
(Research – General Financial Advice)**

This Financial Services Guide ("FSG") dated 9 March 2022 is an important document. You should read it carefully and make sure you understand it. This FSG provides general information about UBS Securities Australia Limited ABN 62 008 586 481 AFSL No. 231098 ("UBS Securities Australia", "us", "we", "our") and the services we offer.

This FSG relates only to the provision by us of equity research ("Research") via the on-line investment platform ("Platform") made available to you by the trustee of your superannuation fund ("your Trustee").

UBS Securities Australia is providing this FSG to give you important information about:

- the Research that we may provide;
- remuneration that may be paid to us and other relevant persons in relation to the Research we provide; and
- how you can make a complaint about our provision of Research.

This FSG is intended to assist you in deciding whether to use our Research.

1. THE RESEARCH

Any advice, recommendations or statements of opinion contained in any Research prepared by UBS Securities Australia is **general advice only** and does not take account of your or anyone else's objectives, financial situation or needs. Because of this, UBS Securities Australia recommends that you should, before acting on any financial advice contained in a research report, consider (for example, with your financial adviser) the appropriateness of the advice, having regard to your own objectives, financial situation and needs.

UBS Securities Australia does not provide any personal financial product advice, nor does it provide any facilities to you for buying or selling financial products.

2. HOW DO YOU ACCESS THE RESEARCH?

UBS makes the research available to your Trustee for display on the Platform. Your Trustee is solely responsible for giving you access to the Platform.

3. WILL YOU RECEIVE OTHER DISCLOSURE DOCUMENTS FROM UBS SECURITIES?

Except for this FSG, you will not receive any other documents from UBS Securities Australia.

You should also consider any product disclosure statement (**PDS**), prospectus or other disclosure document relevant to any financial product referred to in any UBS Securities Australia Research before making any decision about whether to acquire any such product. These documents can be obtained by contacting your Trustee.

4. WHO WILL BE RESPONSIBLE FOR THE RESEARCH?

The Research will be provided by UBS Securities Australia. UBS Securities Australia is an Australian Financial Services Licensee under the *Corporations Act 2001* (Cth) (AFSL No. 231098). UBS Securities Australia is a participant of ASX Limited ("ASX"), Cboe Australia Pty Ltd (formerly known as Chi-X Australia Pty Ltd) ("Cboe"), ASX Clear Pty Limited (the clearing facility for transactions executed on or reported to ASX or Cboe) and CHES (the settlement facility operated by ASX Settlement Pty Ltd).

UBS Securities Australia is a wholly owned subsidiary of UBS AG. UBS Securities Australia is not an authorised deposit-taking institution under

the *Banking Act 1959* (Cth). The obligations of UBS Securities Australia do not represent deposits or other liabilities of UBS AG, and UBS AG does not stand behind, support or guarantee UBS Securities Australia in any way.

5. WHAT FINANCIAL SERVICES ARE WE AUTHORISED TO PROVIDE?

Under our Australian Financial Services Licence (AFSL No. 231098), UBS Securities Australia is authorised to provide general advice, such as the Research in respect of the following financial products:

- securities;
- debentures, stocks or bonds issued or proposed to be issued by a government;
- derivatives;
- interests in managed investment schemes (excluding investor directed portfolio services);
- deposit and payment products; and
- foreign exchange contracts;
- carbon units;
- Australian carbon credit units; and
- eligible international emissions units.

6. HOW IS UBS SECURITIES PAID FOR THE RESEARCH?

You receive access to the Research as part of the subscription fees you pay your Trustee.

UBS Securities Australia will not charge you any fees for Research provided to you through the Platform.

UBS Securities Australia receives bundled fees from your Trustee for the provision of financial services, including but not limited to the provision of Research through the Platform.

You can request further information about remuneration paid by your Trustee to UBS Securities Australia by contacting your Trustee.

7. WILL ANYONE BE PAID FOR REFERRING YOU TO US?

Nobody will be paid for referring you to us for the Research.

8. IN WHAT CAPACITY DO WE ACT?

We prepare the Research. We provide the Research to your Trustee at its request and your

Trustee then makes the Research available to you through the Platform.

9. DO WE HAVE ANY RELATIONSHIPS OR ASSOCIATIONS WITH FINANCIAL PRODUCT PROVIDERS?

UBS Securities Australia and its associated entities, and their respective directors, associates, connected parties and/or employees may from time to time deal in or otherwise have a financial interest in financial products referred to in its Research. You should review any disclosures made in particular Research as to interests UBS Securities Australia may have in the financial products referred to in the publication.

UBS Securities Australia may also from time to time provide financial services in connection with financial products issued by members of the UBS Group. For example, UBS Securities Australia offers execution services and acts as market maker in respect of warrants issued by UBS AG, Australia Branch. UBS Securities Australia may also receive commissions and benefits from issuers of financial products where it is involved in the distribution of their financial products; for example, financial products issued by UBS AG, Australia Branch. You should review any disclosures made in a PDS as to interests UBS Securities Australia may have in the relevant financial products.

UBS Securities Australia has an arrangement with your Trustee through which UBS Securities Australia provides execution, clearing and settlement services in respect of transactions by your Trustee. UBS Securities Australia is paid by your Trustee to provide these services.

10. WHAT INFORMATION DO WE MAINTAIN IN YOUR FILE?

We will not request any personal information from you in connection with the provision of Research. If your Trustee provides your personal information to UBS Securities Australia in connection with the services described in this FSG, that personal information (as defined in the *Privacy Act 1988* (Cth)) collected from your Trustee will be used and stored by us in accordance with the Privacy Policy for UBS Securities Australia. A copy of the Privacy Policy can be made available to you on request.

11. WHAT CAN YOU DO IF YOU HAVE A COMPLAINT?

If you have a complaint about the service provided to you by UBS Securities Australia or any of its

representatives, you should take the following steps.

- Contact your Trustee and tell them about your complaint.
- If your complaint is not satisfactorily resolved within 3 business days, please put your complaint in writing and send it to us at the following address:

**The Complaints Officer
c/- Legal & Compliance Department
UBS
Level 16, Chifley Tower
2 Chifley Square
Sydney NSW 2000**

Telephone: (612) 9324 2000

Facsimile: (612) 9324 2558

We will try to resolve your complaint quickly and fairly.

- If you still do not get a satisfactory outcome, depending on the nature of your complaint, you may have the right to complain to:

Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001
Tel: 1800 931 678
Email: info@afc.org.au
Web: afc.org.au

The Australian Securities and Investment Commission ("**ASIC**") also has a free call Infoline on 1300 300 630 which you may use to make a complaint and obtain information about your rights.

12. WHAT COMPENSATION ARRANGEMENTS DO WE HAVE?

UBS Securities Australia has Professional Indemnity ("**PI**") insurance in place which satisfies the requirements of section D of the ASIC Regulatory Guide 126. These compensation arrangements satisfy the requirements of section 912B of the *Corporations Act 2001* (Cth). The PI insurance will not cover work done for us by representatives after they cease to work for us.

13. CONTACTING US

If you would like a clarification of any of the matters discussed in this FSG, or require further information, including a copy of our internal complaint policy, please contact us on (+61 2) 9324 2000.