

About this Financial Services Guide (FSG)

This FSG is dated 23 May 2019 and provides you with key information about the financial services offered by:

The Baptist Union of Queensland ABN 59 241 212 544 Authorised Representative No. 001253438	and	Robert Chapman Authorised Representative No.001253437
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Contact details:
37 Redgum Place
Gaythorne Qld 4051

T. 1800 650 062

E. baplink@baplink.org.au

as authorized representatives of:

Theta Asset Management Ltd ABN 37 071 807 684 (Theta Asset Management License Number 230920)

Contact details:
Suite 501, Level 5, 210 Clarence Street
Sydney NSW 2000

T: +61 2 8012 0638

E: invest@thetaasset.com.au

In this FSG, “we”, “us” and “our” refer to Queensland Baptists and Robert Chapman.

Theta Asset Management holds Australian Financial Services Licence No. 230920 and is responsible for the financial services that we provide to you specified under the heading “Authorised Services” below (Authorised Services). Queensland Baptists has appointed Theta Asset Management as an authorised intermediary under section 911A(2)(b) of the Corporations Act 2001 (Cth) to make offers to people to arrange for the issue, variation or disposal of debentures issued by Queensland Baptists known as Kingdom Offset accounts. The Authorised Services only relate to Kingdom Offset accounts. Theta Asset Management has in turn authorised us to make the relevant offers on their behalf.

The distribution of this FSG by us is authorised by Theta Asset Management. The purpose of this FSG is to provide you with information about:

- the Authorised Services
- what remuneration or other benefits we and our associates receive in relation to the Authorised Services
- what remuneration or other benefits Theta Asset Management and its associates receive in relation to the Authorised Services
- how we will deal with complaints
- how you can contact us, and
- arrangements that are in place to compensate clients for losses.

Other disclosure documents

A Statement of Advice (SOA) will normally be given to you when you are provided with any personal advice, which takes into account your objectives, financial situation and needs. We do not provide personal advice. Therefore, we will not provide you with an SOA. An intermediary (such as a financial adviser) may provide you with an SOA.

Before you can invest in a Kingdom Offset account, we will provide you with the relevant terms and conditions. We are not required to provide you a product disclosure statement (PDS) or other regulated offer document. The terms and conditions contain important information regarding the Kingdom Offset account and should be read carefully to enable you to make an informed decision about whether to acquire a Kingdom Offset account. You should consult with your licensed financial adviser if required.

Authorised Services

As authorised representatives of Theta Asset Management, we are authorised to deal in financial products (limited to the Kingdom Offset account) to both retail and wholesale clients by arranging (including making offers) for the issue, variation or disposal of Kingdom Offset accounts by Queensland Baptists. We provide these Authorised Services on behalf of Theta Asset Management.

We are not authorised to provide any other financial services on behalf of Theta Asset Management.

How do I access the Authorised Services?

You can access the Authorised Services by going to www.baplink.org.au and following the prompts and steps required to open a Kingdom Offset account. Please read all terms and conditions carefully.

Remuneration and benefits payable to us and our associates

Queensland Baptists and its associates do not receive any remuneration or other benefits in respect of, or that are attributable to, the Authorised Services (apart from money invested by clients in Kingdom Offset accounts and any charges related to Kingdom Offset accounts specified in their terms and conditions).

Robert Chapman, the Queensland Baptists board and other representatives of Queensland Baptists do not receive specific payments or commissions in respect of, or that are attributable to, the Authorised Services. They receive salaries and other benefits from Queensland Baptists.

We do not pay commissions or provide other benefits to third parties for referring clients to us.

Financial advisers and intermediaries may also receive fees from you should you consult one, and typically, this will be disclosed in their FSG and SOA that they must give you. We will pay no commission to financial advisers.

Remuneration and benefits payable to Theta Asset Management and its associates

Theta Asset Management receives a fee of \$5,500 (inc. GST) per month from Queensland Baptists for acting as authorised intermediary and authorising licensee in respect of the Authorised Services. Queensland Baptists has also paid Theta Asset Management an establishment/legal fee of \$3,300 (inc. GST) and an annual insurance fee of \$2,750 (inc. GST).

The directors and other representatives of Theta Asset Management do not receive specific payments or commissions in respect of, or that are attributable to, the Authorised Services. They receive salaries, bonuses and other benefits from Theta Asset Management. Bonus payments and other benefits are discretionary and based on achievement of pre-determined objectives.

Theta Asset Management does not pay commissions or provide other benefits to third parties for referring clients to us.

How is my personal information dealt with?

We are committed to protecting the privacy of your personal information. Our privacy policy states how we manage personal information. You can obtain a copy through our website www.qb.org.au or by calling us.

We aim to ensure that the personal information we retain about you is complete, accurate and up-to-date. If you have any concerns about the completeness or accuracy of the information we have about you or you would like to access or amend your information, simply call us or send an email to baplink@baplink.org.au.

Theta Asset Management's privacy policy is also available at www.thetaasset.com.au.

Complaints

If you have a complaint about the Authorised Services, you should take the following steps:

- Contact us and discuss the complaint directly.
- If you do not feel comfortable discussing the complaint with us or your complaint is not satisfactorily resolved within 2 business days, please telephone Theta Asset Management and ask to speak with Theta Asset Management's Compliance Manager. We suggest you put your complaint in writing at this time so that the issues are fully documented and understood by the parties. Your complaint should be addressed to The Compliance Manager, Theta Asset Management Ltd, PO Box Q423, QVB Sydney, NSW, 1230 or emailed to invest@thetaasset.com.au. Theta Asset Management will review your complaint within 45 days and attempt resolution. If you are still not satisfied with the outcome, you may take your complaint to an external dispute resolution scheme. Theta Asset Management is a member of the scheme operated by the Australian Financial Complaints Authority. You should write to the, Australian Financial Complaints Authority GPO Box 3, Melbourne, Vic, 3001 or telephone (toll free) 1800 931 678.

Compensation Arrangements

Theta Asset Management has professional indemnity insurance in place that complies with section 912B of the Corporations Act 2001 (Cth). Subject to its terms and conditions, the policy provides cover for civil liability resulting from claims for compensation made against Theta Asset Management for financial services provided by it or its current and past representatives (including us) for the financial services they provide.



A ministry of Queensland Baptists

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Queensland Baptists is a Corporate Representative of Theta Asset Management Ltd - AFSL 230920