

V J Ryan Cash Management Trust

ARSN 092 297 535

Financial Services Guide

Issued 27 June 2019 by V J Ryan Securities Limited ACN 075 473 979 AFSL 246860, and revised on 23 November 2023

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1. Definitions

In this Investor Guide, unless the context requires otherwise:

“**Business Day**” means a day on which banks are open for business in Sydney (and excludes a day that is a Saturday, Sunday or public holiday);

“**Constitution**” means the Constitution of the V J Ryan Cash Management Trust, as amended from time to time;

“**FSG**” means this Financial Services Guide as amended by us from time to time;

“**PDS**” means the Product Disclosure Statement for the Trust as amended from time to time and which is available from www.vjryancmt.com.au;

“**Responsible Entity**”, “**we**”, “**our**” and “**us**” means V J Ryan Securities Limited ABN 75 075 473 979;

“**Trust**” means the V J Ryan Cash Management Trust; and

“**unitholder**” means the person or entity for the time being registered in the register of unitholders as the holder of a unit.

2. Introduction

(a) Financial Services Guide

This FSG was issued on 27 June 2019 and revised on 23 November 2023.

This FSG is designed to assist you in deciding whether to use the financial services provided by V J Ryan Securities Limited ABN 75 075 473 979. The information in this guide is provided to help you understand what to expect from your dealings with us in respect of the financial services and financial products authorised under our Australian Financial Services (**AFS**) Licence.

This FSG includes information about the financial services and products we are authorised to provide under our AFS Licence, Licence Number 246860. This FSG also has information regarding:

- the Trust;
- remuneration that our staff and any associated person/s receive in connection with the Trust and your investment in it; and
- our complaints handling procedures.

Before we provide you with financial product advice or certain financial products we are generally required by law to provide you with an up to date FSG.

In addition to this FSG, when we offer or issue a financial product to you (such as units in the Trust), we are generally required by law to provide you with a Product Disclosure Statement in respect of that product.

The PDS for the Trust is designed to allow you to make an informed decision as to whether or not a financial product suits your needs. It includes the following information:

- terms and conditions associated with units issued in the Trust;
- significant risks associated with purchasing units in the Trust;

- the cost to you of purchasing units in the Trust; and
- fees and charges.

You should thoroughly read the PDS prior to investing in the Trust and contact us via the details on the cover page if you have any questions in relation to the information in the PDS.

Where we provide you with Personal Advice (discussed in paragraph 2(c) below), we may also provide you with a Statement of Advice which will set out, among other things, the basis of our advice.

(b) Who is V J Ryan Securities Limited?

V J Ryan Securities Limited holds an AFS licence issued by the Australian Securities and Investments Commission on 10 March 2004, AFS licence number 246860.

V J Ryan Securities Limited is the trustee of the Trust and is authorised to provide financial services in respect of the Trust. More information on the nature of the financial services V J Ryan Securities Limited is authorised to provide under its AFS licence is contained in paragraph 3.

(c) Provision of advice to you

Unless specifically stated, financial product advice provided by us does not have regard to your personal objectives, financial situation and financial needs (**General Advice**). Prior to acting on any General Advice provided, you should consider the appropriateness of the advice, having regard to your objectives, financial situation and financial needs.

In addition, where we provide financial product advice that does consider your personal objectives, financial situation and financial needs (**Personal Advice**) it is based on information supplied by you. If that information is incomplete or inaccurate the Personal Advice may not be tailored to your relevant personal circumstances. In such circumstances, you should, prior to acting on the Personal Advice, consider the appropriateness of the advice, having regard to your relevant personal circumstances.

Where applicable, you should read and consider the relevant PDS carefully before making any decision to invest.

(d) Compensation arrangements

We hold professional indemnity insurance to cover claims in relation to the financial services we provide. Our professional indemnity insurance satisfies the requirements of section 912B of the *Corporations Act 2001 (Cth)*.

3. Products and services that we are licensed to provide

We are authorised under our AFS Licence to:

- (a)** provide financial product advice in relation to the Trust;
- (b)** deal in the Trust by issuing, applying for, acquiring, varying or disposing of units in the Trust; and
- (c)** apply for, acquire, vary or dispose of a financial product on behalf of another person in respect of:

- a. deposit and payment products limited to
 - i. basic deposit products; and
 - ii. deposit products other than basic deposit products;
- b. debentures, stocks or bonds, issued or proposed to be issued by a government;
- c. interests in managed investment schemes including investor directed portfolio services; and
- d. securities.

When providing financial services, we are acting on your behalf.

4. Remuneration and other benefits

(a) Remuneration of V J Ryan Securities Limited

Different fee structures apply to the different financial services provided by V J Ryan Securities Limited. The fee structures applying are as follows:

- We do not charge clients for any financial product advice we provide in respect of the Trust;
- We do not charge for arranging services;
- A management fee of between 0.70% and 1.045% is charged by us as Responsible Entity of the Trust.

(b) Staff members of V J Ryan Securities Limited

Our directors and staff members are salaried employees and do not receive any fees or commissions nor any proportion of the fees mentioned in paragraph 4(a) above.

Directors and senior employees do not receive bonuses.

(c) Referral fees

We do not pay commissions or provide other benefits to any person or organisation for referring potential investors to us or to the Trust.

(d) Our complaints handling procedure

Complaints about us as the Responsible Entity of the Trust, the management of the Trust or any other financial product advice or financial services we provide should be addressed to:

The Compliance Manager
V J Ryan Securities Limited
Level 5
255 George Street
Sydney NSW 2000

Ph: (02) 9240 4900 and 1800 092 762 (toll free)
Fax: (02) 9247 5930
Email: vjryancmt@vjr.com.au

We will endeavour to acknowledge your complaint in writing within 1 Business Day and will ensure that it is investigated and, if possible, resolved within a reasonable time. We are required to provide a final response informing you of the final outcome of your complaint within 30 days.

If your complaint is not resolved within 30 days, or if you are not satisfied with our response, you may refer your complaint to the Australian Financial Complaints Authority (**AFCA**). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

Ph: 1800 931 678 (toll free)

Email: info@afca.org.au

Web: www.afca.org.au

VJ Ryan is required by law to submit to ASIC six-monthly reports on all complaints we receive (if any). These reports will outline (among other things) the nature of each complaint, its status (ie ongoing or closed) and if closed, the manner in which the situation was remediated, resolved or explained to the client.

5. Further information

For further information about any of the matters contained in this document or further information about the Trust or the services offered by us, please refer to the PDS for the Trust or contact us using the details set out on the cover page.