

PURPOSE OF THE FINANCIAL SERVICES GUIDE AND OTHER DISCLOSURE DOCUMENTS

This Financial Services Guide, dated 1 July 2009 is issued by Bell Potter Securities Limited (“Bell Potter”) (ABN 25 006 390 772), whose contact details appear on the back of the Guide.

The purpose of the Financial Services Guide is to:

- provide brief details of the financial products and services Bell Potter provides in order to assist prospective and new retail clients decide whether to obtain financial services from Bell Potter;
- provide information on remuneration paid to Bell Potter; and
- provide details on how we deal with complaints.

Retail Clients should be aware that the Financial Services Guide is one of three disclosure documents that Retail Clients **may** be entitled to receive, the other two being a Statement of Advice and a Product Disclosure Statement, although Bell Potter is only obliged to provide these two latter documents in certain specific circumstances.

STATEMENT OF ADVICE

Retail Clients who commence to use Bell Potter’s services for the first time and who seek personal financial product advice will be asked to provide details of their financial situation, particular needs and investment objectives. Clients will be provided with a written Statement of Advice (SoA) that will summarise the advice, the basis of the advice, any fees or charges and any potential conflict of interest on the first occasion that advice is provided.

PRODUCT DISCLOSURE STATEMENT

If Bell Potter recommends a financial product to a Retail Client, other than a financial product that is a listed security, then Bell Potter will provide the Retail Client with a Product Disclosure Statement (PDS). The PDS contains information about the particular product including the features, benefits, fees and risks associated with that product so that the Retail Client can make an informed decision.

If Bell Potter provides a Retail Client with Further Advice (see section on page 6) then Bell Potter may rely on the information that it already holds and the Retail Client will not automatically receive a Statement of Advice. However, the Retail Client has the right to call for a copy of Bell Potter’s Record of Advice within 90 days of the date of the advice. A Retail Client can do this by making a written request directed to their Adviser.

This Financial Services Guide will provide details of the following:

- Bell Potter’s financial services authorisation;
- The financial products and services to which Bell Potter’s authorisation extends;
- The licensed market or clearing and settlement facility of which Bell Potter is a participant;
- Responsibility for the advice given by Bell Potter;
- How Bell Potter and its associates are paid for the services that it provides;
- Any potential conflicts of interest that Bell Potter may have;
- The Statement of Advice;
- Further Advice; and
- The Dispute Resolution procedures that Bell Potter has in place.

BELL POTTER’S AUTHORISATION

Bell Potter holds Australian Financial Services (AFS) Licence No. 243480, which has been issued to it by the Australian Securities & Investments Commission pursuant to section 913B of the Corporations Act 2001.

Bell Potter’s AFS Licence authorises it to carry on a financial services business to provide advice and deal in a range of financial products to retail and wholesale clients. In addition to this, Bell Potter is authorised to provide certain custodial services.

The financial products Bell Potter is authorised to advise on includes the following:

- Securities;
- Derivatives;
- Foreign Exchange;
- Bonds and Debentures;
- Deposit Products;
- Managed Investments;
- Retirement Savings Accounts;
- General & Life Insurance Products;
- Managed Discretionary Account Service; and
- Superannuation

Bell Potter is also authorised to deal in the above financial products with the exception of Insurance products where its authorisation is limited to providing advice. In addition, Bell Potter is authorised to provide custodial services for listed financial products and to advise on and make a market in foreign exchange.

BELL POTTER'S FINANCIAL PRODUCTS AND SERVICES

Bell Potter offers a comprehensive range of financial products and services to both wholesale and retail investors, however not all services or products may be available to all clients. Products and Services include:

- Direct trading in CFDs on the Sydney Futures Exchange
- Direct Trading in domestic Futures and Options traded on the Sydney Futures Exchange and ASX;
- Access to trading in international Futures and Options traded on recognised overseas exchanges;
- Direct trading in Equities, Options, Warrants and Debt securities on ASX;
- Access to trading in international securities traded on recognised overseas exchanges;
- Fixed Interest investments;
- Access to new floats (IPOs), new issues and placements;
- Research on a range of listed companies/trusts and some international securities;
- Research on selected managed funds;
- Technical Research on Futures and Foreign Exchange;
- Investment strategies and ongoing wealth management;
- Access to model portfolios;
- Administration for Self Managed Superannuation Funds;
- Financial Planning;
- Retirement and Superannuation Planning;
- Cash Management accounts;
- Margin Lending;
- Nominee facilities;
- Corporate Advice and Underwriting Services;
- Managed Discretionary Account Services; and
- Portfolio Administration.

Advice is provided on:

- Securities, including domestic and some international equities, Fixed Interest and Income yielding securities;
- Derivatives, including Exchange Traded Options, Warrants, CFDs and Futures;
- Australian and some international Managed Investments;
- Bonds and Debentures;
- Foreign Exchange;
- Superannuation
- Deposit and Payment products;
- General and Life Insurance products; and
- Retirement Savings Accounts.

BELL POTTER'S LICENSED MARKETS

Bell Potter is a Participant of ASX Group, which provides it with direct access to the Trading, Clearing and Settlement facilities for both Securities and Derivatives on the Australian Securities Exchange. As such, Bell Potter is a Sponsoring Broker in the Clearing House Electronic Sub-register System (CHESS) operated by ASX Settlement and Transfer Corporation Pty Ltd.

Bell Potter is also a Full Participant of Sydney Futures Exchange Limited and a Clearing Participant of the SFE Clearing Corporation Limited.

Bell Potter is also a Principal Member of the Securities and Derivatives Industry Association and of the Financial Planning Association of Australia Limited.

RESPONSIBILITY FOR BELL POTTER'S ADVICE

To ensure that each Client has an effective relationship with Bell Potter, one Adviser will be primarily responsible for providing each Client with advice. Once a Client has been allocated an Adviser, the Client will be provided with the Adviser's contact details.

Bell Potter's Advisers are representatives of Bell Potter and as such, Bell Potter is responsible for all financial product advice provided by them to Clients as a representative of Bell Potter.

Each Adviser is responsible to a State Manager located in the capital city of the relevant State who in turn reports to the Managing Director located at the Bell Potter's Sydney office.

BELL POTTER'S REMUNERATION FOR THE SERVICES PROVIDED

Bell Potter may charge brokerage, commission or a fee depending upon the services that are provided. Any charges will be discussed and agreed with the Client and fully disclosed in relation to specific services and transactions.

A summary of Bell Potter's current standard brokerage charges is available on request. Some charges are negotiable and therefore it is important that Clients agree brokerage/fees with their Adviser prior to transacting any business.

Fees from third parties will be separately disclosed to Clients. Bell Potter may rebate brokerage and or fees to third parties who introduce business to it.

Advisers may receive a salary, salary and a discretionary bonus or a proportion of the brokerage/fees charged by Bell Potter. Advisers receive 0 – 50% of all fees and charges generated from their Clients depending on the level of salary and the aggregate revenue that they earn for Bell Potter. In certain circumstances, additional incentive payments of up to 30% may be paid to advisers.

Bell Potter may receive interest on any Trust or Segregated Account balance maintained in conjunction with its Financial Services business. In most circumstances, Bell Potter will retain all such interest

received on the Trust or Segregated Accounts for the benefit of Bell Potter.

Funds associated with Futures and CFD transactions are held in Segregated Accounts rather than in Trust.

1. BROKERAGE

A detailed description of Bell Potter's charges for brokerage and fees is set out below:

Equities and Equity Derivatives:

Brokerage is payable on all local and international Equities, CFDs, Options and Warrant transactions, both purchases and sales, and, as a payment for services, such brokerage attracts GST.

Equity Brokerage and GST are added to the purchase price of a Buy transaction and are deducted from the proceeds of a Sale that has been executed for a Client's Account. As a result, Brokerage and GST are settled on the usual settlement terms of the market.

Subject to minimum Brokerage amounts per transaction detailed below, Brokerage on Equity transactions is usually calculated as a percentage of total consideration of each transaction.

Brokerage rates are subject to negotiation by the Client with the Adviser and may be a rate applicable to all transactions or a rate applicable to a single transaction.

The brokerage rate will depend on the type and level of service required and provided, the size and the frequency of the transaction.

The maximum Brokerage that a Client will be charged in relation to an Equity transaction is 3% plus GST, depending on the level of service agreed between the Client and the Adviser. It is essential that Clients discuss brokerage rates with their Adviser.

The following is a sample indication of our brokerage charges:

- \$0 - \$50,000: scaled up to 2.5% with a minimum of \$90
- Next \$50,000: scaled up to 1.5%
- Over \$100,000: up to 1.0%

The minimum brokerage charge is \$90 per contract for all local Equity and Warrant transactions, \$100 for CFD transactions, \$60 for local ETOs (Exchange Traded Option transactions), \$55 for Bank Bills or Fixed Interest instruments and AUD\$95 for US security transactions and equivalent amounts for transactions in other overseas markets. All above charges are quoted excluding GST. All International Accounts attract an annual fee of \$150.

Note: it is important that you confirm the brokerage to be charged with your Adviser.

With respect to international securities transactions, the foreign currency will be converted into Australian dollars or vice versa (or any other currency) to enable settlement. Such foreign exchange transaction may result

in Bell Potter receiving a currency spread of 20 – 50 basis points.

Australian Clearing House (ACH) charges a transaction fee of \$1.12 per option contract, including GST. If you exercise a share option, ACH charges an exercise fee of \$0.55 per contract, including GST. In the case of index options, ACH charges \$0.39 per contract, for both the transaction fee and exercise fee. The exact cost of your transaction will be disclosed on your Trade Confirmation.

Futures and Foreign Exchange:

Futures Brokerage is payable on all local and international derivatives markets, both purchases and sales, mandatory settlements, deliveries and expiries and as a payment for services such brokerage attracts GST. Brokerage quoted is based on a round-turn amount, which is the total for both the opening and closing of a position.

Brokerage and GST are disclosed on each Tax Invoice issued in the traded currency of the transaction for each trade executed.

Where brokerage and GST is charged in foreign currency, Clients may elect to have such amounts automatically converted to Australian dollars on the date of the trade being booked to the Client's account, at an exchange rate to be determined daily by Bell Commodities.

Brokerage rates are subject to negotiation by the Client with the Adviser and are charged on a per lot basis. Futures transactions are usually charged 50% on the opening and 50% on the closing. Option trades may either be charged 100% on the opening or in the same manner as futures. The brokerage rate will depend on the type and level of service required and provided, the size and the frequency of the transaction.

The maximum Brokerage that a Client will be charged is 120 units of the product's denominated currency, depending on the level of service agreed between the Client and the Adviser. It is essential that Clients discuss brokerage rates with their Adviser.

The following is indicative of our standard retail brokerage charges, exclusive of GST, quoted on a round turn basis:

■ A\$ (SFE)	A\$54.00
■ A\$ (SFE Wool)	A\$72.20
■ A\$ (SFE Cattle)	A\$77.20
■ A\$ (ASX Grains)	A\$57.20
■ US\$ (eg. CME, CBOT)	US\$50.00
■ GBP (eg. LIFFE)	GBP30.00
■ EUR (eg. EUREX)	EU30.00
■ JPY (eg. SIMEX)	¥5,000
■ HKD (eg. HKFE)	HKD400
■ CND (eg. WGE)	CND50.00

Other traded currencies can be quoted upon request.

In addition to the above charges, additional electronic exchange fees may be applicable for transactions executed on some US exchanges.

Margin Foreign Exchange transactions will be charged an amount between 1-5 basis points of the secondary currency, depending on the transaction size. This is also subject to GST.

Note that it is important that you confirm the brokerage to be charged with your Adviser.

All of the fees and charges below may be shared with the relevant Adviser.

2. FINANCIAL PLANNING

A fee may be payable for the preparation and/or review of a Financial Plan. The fee is subject to negotiation with the Client's Adviser, however it is likely to be a fee based on the complexity of the Plan.

3. MANAGED DISCRETIONARY ACCOUNT SERVICES INCLUDING PRIVATE INVESTMENT MANAGEMENT

This Service incorporates individually managed discretionary portfolios. Such accounts are only ever offered if they are subject to a separate written agreement. An additional supplementary service includes associated administration and limited information on retirement planning.

As this service is a personalised service tailored to meet the Client's specific needs, so is the fee structure pertaining to it. Fees can be either based on a transactional charge or on the value of the portfolio or a mixture of both and are negotiable with the Client's Adviser. Please refer to the FSG Addendum to Managed Discretionary Services, which along with this document forms the FSG for Bell Potter Securities Limited, for more information regarding its operation.

4. MANAGED INVESTMENTS

Fees relating to the purchase of Managed Investments are already incorporated in the fee structure disclosed in the relevant prospectus or disclosure document. Any fee payable to Bell Potter comes from this disclosed entry/exit fee and is paid by the Fund Manager.

Bell Potter may also receive a trailing commission, usually around 0.25% p.a. of the value of the managed investment. This is not an additional cost to investors.

5. PORTFOLIO MANAGEMENT AND ADMINISTRATION

Fees for Portfolio Management and Administration Services vary depending upon the size of the portfolio, the level of management involved and the nature of the administration services required. Unless specifically agreed, separate brokerage, commission or fees may be charged on each type of transaction involved. Further information is available on these services from the Client's Adviser.

6. CASH MANAGEMENT

Bell Potter will receive a commission, usually 0.33% p.a. on the funds invested in its Cash Management Service and Cash Management Trust Accounts. These fees are detailed in the Product Disclosure Statement and other issuing documentation that is provided to Clients in conjunction with the application form to open the Cash Management facility.

7. FLOATS/NEW ISSUES/PLACEMENTS

The Corporate Finance department specialises in small to mid-cap companies and trusts, providing expertise on capital raisings, underwritings, acquisitions and divestments. Bell Potter has significant experience as a lead manager, underwriter, co-ordinator and participant in IPOs, placements and other capital market activities across all market sectors. Clients are not charged any brokerage in connection with subscriptions for shares in floats, new issues and placements. However, Bell Potter may receive a handling fee/ underwriting fee from the Issuer. This fee will be disclosed in the documents relating to the issue. If an issuer offers any incentive then it will be disclosed to the Client.

8. WARRANTS

From time to time, Warrant Issuers promote new warrants and may rebate a fee to Bell Potter on warrants purchased by Clients of Bell Potter. This fee is generally 2.2% inclusive of GST and may be in addition to brokerage charged by Bell Potter to the Client.

9. OTHER BENEFITS FROM PRODUCT ISSUERS

A particular product issuer may pay volume bonuses to brokers, however this does not relate to any particular client and varies from one product issuer to another. Similarly, a product issuer may on rare occasions offer other incentives. If there is any possibility that any such incentive could influence the advice being provided to Clients, then the incentive will be disclosed. The most common incentive provided by product issuers relates to educational seminars which are aimed at keeping Advisers up to date with the specific nature of the product.

10. FAIL FEES/INTEREST

Clients are obliged to settle transactions by the specified times either by the delivery of payment or securities and failure to effect settlement on time could result in fail fees imposed by ASX being incurred. There is a wide range of fail fees, details of which can be obtained by making an enquiry to the Melbourne office of Bell Potter.

Cheque or Direct Debit failures (dishonours) also attract fees. In addition, failure to pay for purchased securities by the specified settlement date may result in interest being charged by Bell Potter on the outstanding balance, and such interest will be charged at a rate which is six percentage points above Bell Potter's Bank Base Rate calculated and payable daily from the date due for payment until the amount is paid.

ADVISERS AND OTHERS PARTICIPATING IN BELL POTTER'S REMUNERATION

Bell Potter receives all Brokerage, Commission and Fees in the first instance and, depending on the service provided, Client Advisers may receive a proportion of the Brokerage, Commission and Fees. Advisers may receive a salary, salary and a discretionary bonus or a proportion of the brokerage/fees charged by Bell Potter. Advisers receive 0 – 50% of all fees and charges generated from their Clients depending on the level of salary and the aggregate revenue that they earn for Bell Potter. This does not impact on, or increase, the Brokerage, Commission or Fees payable by Clients for services received.

A referral fee may be paid to a third party such as a Financial Planner. Any such payment depends on the particular circumstances of the arrangement with the third party. However, all such referral fee arrangements will be fully disclosed to the Client.

BELL POTTER'S ASSOCIATIONS WITH FINANCIAL PRODUCT ISSUERS

Although UBS Advisory and Capital Markets Australia Limited (UBS) is an 18.6% shareholder in Bell Financial Group Limited (ASX Code: BFG) and UBS may offer some of its products and services to Bell Potter to distribute on a non-exclusive basis, Bell Potter is neither an agent nor a representative of UBS. Such products and services may from time to time include research, which is provided as general securities advice to Bell Potter to assist it in the provision of its investment advisory services.

In addition to the Bell Capital Cash Account and Margin Lending accounts, Bell Potter provides as badged products its Cash Management Service and its Cash Management Trust Accounts by arrangement with St George Bank Limited and Macquarie Group Limited. Bell Potter also provides an alternate Margin Lending product by arrangement with Macquarie Group Limited.

Van Eyk Research and Morningstar provide research in relation to unlisted Managed Investments. This may change from time to time.

Bell Potter Personal Superannuation Solution has been established in conjunction with industry professionals - SmartSuper Pty Ltd ABN 47 003 822 339 AFS Licence No. 247120

Bell Potter Securities Limited is associated with Bell Potter Capital Limited and Bell Potter Nominees Limited.

INSTRUCTING AN ADVISER IN RELATION TO INVESTMENTS IN FINANCIAL PRODUCTS

In accordance with general market practice within the financial services sector, Clients will be asked to complete an Account Opening Form, which is designed to administer and regulate the arrangements for Bell Potter to provide financial services to its Clients. Also in accordance with general financial services sector practice, Clients will be asked to verify their identity.

The Account Opening Form makes provision for the supply of all the necessary details to open a securities trading account, the personal financial details required to assist Bell Potter in the provision of appropriate investment recommendations, as well as Bell Potter's trading terms and conditions and CHESS sponsorship terms and conditions. Separate account opening forms must be completed to trade in Exchange Traded Options, Warrants, CFDs, Futures or Foreign Exchange.

Accounts opened in the name of a company need to be guaranteed by an individual, which is usually the director who receives advice and instructs all trading in relation to the account.

Telephone is the usual method of instructing Bell Potter in relation to an Equities or derivatives trading account or a Futures or derivatives account, although instructions can also be given in person or by mail, facsimile or email. Instructions by facsimile and email will only be effected once Bell Potter has acknowledged receipt of those instructions in writing. Similarly, instructions for the acquisition or disposal of other financial products may be made in writing or electronically provided such instructions are acknowledged in writing. All dealing lines to Futures Advisers are recorded, and Clients must telephone instructions through to a recorded dealing line.

All instructions to buy or sell listed equities and warrants are automatically accepted on a "good til cancelled" (GTC) basis unless alternate instructions are provided. All instructions to buy or sell exchange-traded options and futures are automatically accepted on a "good for the day only" (GFD) basis unless alternate instructions are provided.

All accounts are handled on a non-discretionary basis unless the Client and Bell Potter have entered into a written managed discretionary contract. Notwithstanding that an account is conducted on a non-discretionary basis, Clients can give their Adviser discretion as to price and the time of execution of a transaction that the Client has instructed in all other respects.

It is important to note that ASX and SFE have the power to cancel a Market Transaction that has been executed on its market. Any such instruction to Bell Potter to cancel a trade will automatically result in cancellation of the transaction by Bell Potter with the Client irrespective of whether or not the trade has previously been confirmed to the Client. All transactions will be confirmed to Clients via the issue of a contract note (or other appropriate form of trade confirmation).

STATEMENT OF ADVICE

A Statement of Advice is a document setting out the Advice provided to the Client, the basis on which it was given, the remuneration that the provider of the Advice and its associates will receive as a result of providing the Advice and any relevant interests, associations or relationships that may influence Bell Potter and its Advisers in providing the Advice.

Accordingly, if a Client is dealing with Bell Potter for the first time and the Client is a retail client and wishes to obtain advice, then it will be necessary for Bell Potter to ascertain and record certain information regarding the Client's financial position, particular needs and investment objectives. This information will then be confirmed to the Client along with details of the initial advice and other mandatory disclosures regarding the basis of the advice and the approximate cost of providing it.

FURTHER ADVICE

If a Client receives Further Advice as an existing Client, then Bell Potter may rely on the information that it already holds in relation to the Client's investment objectives, financial position and particular needs, and the Client will not receive a further Statement of Advice (SoA) in relation to that advice. However, should a Client wish to receive a Record of the advice that was given, the Client may, within 90 days of the date of the advice request that such Record is provided. Any such request should be in writing and should be directed to the Client's Adviser. There may be a charge associated with this.

FUTURES & OPTIONS AND FOREIGN EXCHANGE MARKETS

The Futures and Options and Foreign Exchange markets may not be suitable for every investor. Each investor contemplating trading these markets must consider whether the risks associated with trading those markets and their individual financial position is compatible. The leveraged nature of futures and options markets and the funding requirements associated with such investments necessitate a degree of experience and/or knowledge in relation to the investment markets in general, if not the futures and options markets themselves, a comprehension of the risks involved and the capability to fully collateralise any open position within the time deadlines required by the market.

Futures and Options markets, in common with all other asset classes (eg. equities, property and bonds) can decline in value as well as appreciate.

All Futures and Options and Foreign Exchange markets have underlying physical markets which all have their own overall market risk as a result of economic, political and social factors, international crisis and natural disasters that are either directly or indirectly associated with the underlying physical market.

There are overall market risks of loss by reason of movements in the underlying market generally. With the ever-increasing globalisation of markets, local futures and options markets are vulnerable to international events or international market factors, such as movements in international interest rates, exchange rates, changes in trade tariff policies and changes in international stockmarkets.

Bell Potter has a minimum account size requirement of A\$10,000 (or foreign currency equivalent) for futures, options and margin foreign exchange trading, which must be deposited as cleared funds prior to the commencement of trading. Actively traded accounts must maintain a ledger balance of this amount. Buyers of options must have sufficient available capital deposited in their account to cover the approximate cost associated with the transaction prior to the placement of an order. Bell FX, a trading division of Bell Potter, offers corporate foreign exchange services for organisations with foreign currency requirements (importers and exporters) and is able to offer foreign exchange conversions at competitive bank rates. Each potential account is assessed on an individual basis, and further information is available from one of our foreign exchange Advisers.

CLIENTS' RIGHTS AND RESPONSIBILITIES

Retail Clients of Bell Potter have the right to receive advice that is appropriate to their investment objectives, which is in turn appropriate having regard to the Client's financial situation and particular needs on the one hand, and the circumstances of the security that is the subject matter of the advice, on the other. While Clients have the right not to divulge personal financial information if they do not wish to do so, if Clients do not provide sufficient information to their Adviser, Bell Potter is obliged to warn Clients about the possible consequences of not having a Client's full personal financial information. In the event that Retail Clients do not provide full information, they must understand that they may receive advice that is inappropriate for the Client, as it does not take into account the Client's financial situation, particular needs and investment objectives.

In such circumstances, it is the Client's responsibility to assess whether the advice is appropriate for them.

These warnings relate to any personal financial product advice provided by an Adviser with limited knowledge of a Client's personal financial circumstances whether such advice is provided verbally or in writing. If no information is provided then only general advice may be provided and the Client is responsible for assessing whether the advice is suitable for them.

Bell Potter's published Research is general financial product advice only and does not constitute advice to any particular person and therefore cannot be considered as personal advice.

General advice is prepared without consideration of any specific Client's financial situation, particular needs and investment objectives. Accordingly, in the event of receiving general advice, Clients should consult their Adviser before any investment decisions are made based on such general advice.

In order to preserve the integrity of the personal financial information that Bell Potter holds, Retail Clients should maintain regular contact with their Adviser at Bell Potter and keep them abreast of any material changes in their financial circumstances. Clients have the right to give instructions as to the way their account with Bell Potter is conducted, so long as those instructions comply with regulatory requirements and Bell Potter is prepared to accept the instructions.

Clients have the right to be advised about any interest that Bell Potter, or the Client's Adviser, may have in a security that may reasonably be expected to influence their recommendation to the Client. The mere existence of an account with Bell Potter or the acquisition of a financial product through Bell Potter does not mean that Bell Potter or one of its Advisers is responsible for monitoring a Client's portfolio. Similarly, the fact that an Adviser may contact Clients with recommendations is not an indication that the account is being managed by the Adviser. Unless a separate arrangement like a Private Investment Management or a Managed Discretionary Account Contract is entered into in writing, Clients remain responsible for monitoring their own portfolios and contacting their Adviser if they have any queries relating to their investments.

RELATIONSHIPS

Bell Potter may refer Clients to other Bell Group companies for advice on financial products where such products are not available through Bell Potter.

PRIVACY

Client privacy is important to Bell Potter. The Privacy Policy is available from the Bell Potter website. A copy of the Privacy Policy is also provided to all new clients as a part of the account opening pack for all products.

COMPLAINT RESOLUTION PROCEDURES

As part of its commitment to customer service, Bell Potter has in place a complaints handling procedure consistent with the Australian Standard.

In the first instance, Clients should raise any complaint that they have with their Adviser. Alternatively, Clients can raise the matter direct with the relevant State Manager.

However if Clients have not received a satisfactory resolution to their complaint, they can also contact Bell Potter's Compliance department. If the complaint is not resolved internally to the Client's satisfaction then the Client is entitled to refer the complaint to the external complaints scheme of which Bell Potter is a Member, the contact details of which are as follows:

Financial Ombudsman Service Limited

GPO Box 3
Melbourne VIC 3001
Telephone: (03) 9613 6399
Toll free: 1300 780 808
Fax: (03) 9613 6399
Email: info@fos.org.au

BELL POTTER OFFICES

ADELAIDE

Level 6, 68 Grenfell Street
Adelaide SA 5000
Tel: 08 8224 2722
Fax: 08 8224 2799

BRISBANE

Level 17, 10 Eagle Street
Brisbane QLD 4000
Tel: 07 3295 2600
Fax: 07 3295 2688

CAIRNS

2 McLeod Street
Cairns QLD 4870
Tel: 07 4047 4188
Fax: 07 4047 4199

GEELONG

Level 1, 122 Yarra Street
Geelong VIC 3220
Tel: 03 5227 7000
Fax: 03 5227 7099

GOLD COAST

Level 8, 50 Cavill Avenue
Surfers Paradise QLD 4217
Tel: 07 5554 4333
Fax: 07 5554 4399

HOBART

Level 9, 86 Collins Street
Hobart TAS 7000
Tel: 03 6231 1677
Fax: 03 6231 3744

MACKAY

City Court, 78 Victoria Street
Mackay QLD 4740
Tel: 07 4957 6996
Fax: 07 4951 4114

MELBOURNE

Level 29, 101 Collins Street
Melbourne VIC 3000
Tel: 03 9256 8700
Fax: 03 9256 8787

MORNINGTON

Suite 1, 330 Main Street
Mornington VIC 3931
Tel: 03 5970 0101
Fax: 03 5970 0199

PERTH

Level 37, 2 The Esplanade
Perth WA 6000
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