



Securing
your future,
today.

Financial Services Guide

25th October 2021

Our Financial Services and Products

This Financial Services Guide (FSG) is prepared and issued by KeyInvest Ltd ABN 74 087649 474, Australian Financial Services Licence (AFSL) 240667 (referred to as 'KeyInvest, 'we', 'us' or 'our!') We are required by law to provide you with certain information before we provide a financial service to you. Please retain this document for future reference.

Purpose of this document

This FSG is designed to help you decide whether to use our financial services and explains:

- who we are;
- the products and services we provide;
- any potential conflicts of interest in providing you with our products and services;
- how KeyInvest and our staff are remunerated;
- details on how we protect your personal information; and
- our complaints handling process and how to contact us.

About KeyInvest

KeyInvest is a licensed friendly society regulated by the Australian Prudential Regulation Authority (APRA) with total funds under management of \$243 million at 30 June 2021.

KeyInvest provides financial, retirement and property services founded on a long and proud history of caring for the welfare of our Members.

KeyInvest originated in 1878 as the Independent Order of Odd Fellows South Australia (IOOFSA), and remains a Member based friendly society providing a range of services to help customers achieve their financial and retirement goals. KeyInvest continues this tradition with a focus on "life's key events" specialising in Investment Bonds, retirement living and property.

Other documents you might receive

When investing in a KeyInvest product you will be provided with a copy of the relevant Product Disclosure Statement (PDS).

The PDS may be provided to you by KeyInvest or a Financial Adviser.

Each PDS contains information about the particular financial product, including its features, benefits, any terms and conditions, fees, charges and the potential risks.

What financial services and financial products we are authorised to provide

Our AFSL authorises us to advise on and deal in:

- life insurance investment products;
- life insurance risk products;
- basic deposit products;
- deposit products other than basic
- deposit products (i.e. non basic deposit products),
- to retail and wholesale clients (as defined by the Corporations Act 2001).

However, we only operate using a selected range of our authorised products and services as follows:

- Life insurance investment products to retail and wholesale clients,
- Basic and non-basic deposit products to wholesale clients.

The information in this FSG is only designed for retail clients and is not intended for wholesale clients.

Financial product advice

Our staff are only authorised to provide you with general advice in relation to the financial products described in this FSG.

We are responsible for the financial services and products provided to you under our AFSL and we do not act as a representative of any other licensee in relation to the financial services we provide.

General advice

Any advice provided to you is general in nature and prepared without considering your objectives, financial situation or needs.

Before acting on any advice, you should consider the appropriateness of the advice having regard to your objectives, financial situation and needs.

If you are acquiring a financial product, you should obtain a copy of the relevant PDS and consider the PDS before making any decision about whether to acquire the product.

If you visit our website or contact our Client Services Team, you will receive general advice only.

Relationships or associations

Our financial products may be recommended by other AFSL holders (e.g. Financial Advisers), however, these relationships or associations do not influence the financial services we provide to you.

Remuneration and benefits

All fees and charges relating to our financial products are specified in the relevant PDS. We do not charge you fees for providing general advice.

Our employees and directors receive salaries, bonuses and other benefits (including non-monetary) from us.

Bonuses and other benefits are discretionary and based on a number of factors relating to overall performance. Non-monetary benefits can include items such as gift vouchers or entertainment tickets.

We do not pay fees or other benefits to third parties for referring customers to us and our representatives are not entitled to receive commissions.

Compensation arrangements

We maintain professional indemnity insurance cover that is adequate for the type of financial services we provide and for any potential liability arising from compensation claims.

Complaints

At KeyInvest, we value our clients. We will always aim to be fair and responsive.

If you have a complaint, you have the right to expect that we will handle it in a friendly and professional way. When we receive a complaint, we look on it as valuable feedback that may help us to improve the services we offer and to ensure your needs are met in a satisfactory and appropriate manner.

KeyInvest has established a complaints resolution process to deal with and resolve complaints. If you wish to make a complaint about KeyInvest's products or services, you should:

- visit KeyInvest at Level 5, 49 Gawler Place, Adelaide;
- call KeyInvest on 1300 658 904;
- send an email to info@keyinvest.com.au; or
- send a letter to KeyInvest via post or fax

KeyInvest aims to resolve all complaints within five working days. However, the whole process could take up to 30 calendar days, depending on the issue.

If you are not satisfied with the steps taken by KeyInvest to resolve a complaint, or with the result of KeyInvest's investigation, you are able refer your complaint to:

Australian Financial Complaints Authority

GPO Box 3
MELBOURNE VIC 3001

Toll Free: 1800 931 678

Facsimile: (03) 9613 6399

Email: info@afca.org.au

Web: www.afca.org.au

In writing to:

Australian Financial Complaints Authority
GPO Box 3
MELBOURNE VIC 3001

Our Financial Services Complaints Resolution Guide, available on our website, provides more detail about how you can lodge a Financial Services complaint with us.

For more information

If you have any further enquiries in relation to the above information, please do not hesitate to contact our office on 1300 658 904.

Protecting your personal information

We recognise the importance of protecting your privacy. Personal information provided by you in the course of receiving financial services is governed by our Privacy Policy, which outlines how the information we collect from you is used, stored and disclosed.

A copy of our Privacy Policy is available on our website www.keyinvest.com.au or by contacting us.

Contact us

KeyInvest Ltd

Level 5
49 Gawler Place
ADELAIDE SA 5000

Postal address

KeyInvest
PO Box 3340
RUNDLE MALL SA 5000

Enquiries

Telephone: 1300 658 904

Facsimile: 08 8211 8074

Email: info@keyinvest.com.au

Web: www.keyinvest.com.au



L5, 49 Gawler Place
Adelaide SA 5000
PO Box 3340
Rundle Mall SA 5000

1300 658 904
F 08 8231 4079

[info@
keyinvest.com.au](mailto:info@keyinvest.com.au)