

SUPPLEMENTARY FINANCIAL SERVICES GUIDE & CREDIT GUIDE (SFSG & CG)

Dated 15 September 2014

This Supplementary Financial Services Guide & Credit Guide (SFSG & CG) supplements the Securitor Financial Group Ltd Financial Services Guide and Credit Guide Part 1 dated 1 July 2013 (FSG & CG). This SFSG & CG is to be read in conjunction with the FSG & CG Part 1.

This SFSG & CG has been authorised for distribution by the authorising licensee:

Securitor Financial Group Ltd (Securitor)
ABN 48 009 189 495

Australian Financial Services Licence Number
240687 (AFSL)

Australian Credit Licence Number 240687
(ACL), 275 Kent Street, Sydney NSW 2000.

Delete and replace the first paragraph under the heading **'SECTION 1 – Financial Services Guide'** on page 9 of the FSG & CG Part 1, under the heading 'Remuneration and Benefits relating to financial services' and sub-heading 'Commissions received from product providers' with the following:

Upfront or ongoing commissions from insurance providers may be received by Securitor.

Securitor may also receive initial and/or ongoing commissions from product providers in relation to other financial products under an arrangement that began prior to 1 July 2013.

Where you acquired a financial product before 1 July 2014, commissions may be payable where Securitor has an existing arrangement with the product provider prior to 1 July 2013.

Insert a new third paragraph under the heading **'SECTION 1 – Financial Services Guide'** on page 9 of the FSG & CG Part 1, under the heading 'Remuneration and Benefits relating to financial services' and sub-heading 'Commissions received from product providers':

Securitor may enter into arrangements with life insurance providers relating to the sale of certain life insurance products that provide for payment(s) to Securitor in the form of a licensee commission based on the volume of sales. No amounts received by Securitor relating to these arrangements are passed through to its Authorised Representatives. Currently, Securitor may receive remuneration of up to 17% of the premiums written annually with applicable life insurance providers. For example, if you purchase a relevant life insurance product and the annual premium is \$450, Securitor may receive up to \$76.50 from that life insurance provider.

Delete and replace the first paragraph under the heading **'SECTION 1 – Financial Services Guide'** on page 13 of the FSG & CG Part 1, under the heading 'ADVANTAGE INVESTMENT SERIES' with the following:

Where you have made an initial investment before 1 July 2014 (Initial Investment) through certain portfolio administration services administered by BT Portfolio Services Ltd (Wrap Products) into certain investment funds (known as the 'Advantage Investment Series'), a payment may be paid by the relevant fund manager to BT Portfolio Services Ltd (where the fund manager had an arrangement in place with BT Portfolio Services Ltd prior to 1 July 2013) (Fund Manager Payment). Where you make additional investments into the same Advantage Investment Series fund as the Initial Investment, the Fund Manager Payment will also apply in respect of the additional investment amounts. You will be told which funds qualify for the Fund Manager Payment. The total Fund Manager Payment is up to 41% of the management expense ratio (MER) applicable to the relevant funds, multiplied by the amount you have invested in those funds. The Fund Manager Payment is calculated monthly on the average opening and closing balances of the Advantage Investment Series funds held by you.

Delete and replace the last paragraph under the heading **'SECTION 2 – CREDIT GUIDE'** on page 15 of the FSG & CG Part 1, under the heading 'Our services' with the following:

Securitor uses the services of Outsource Financial Pty Ltd and Australian Finance Group (AFG), to enable you to enter into credit contracts with a large range of credit providers, in addition to the credit providers listed above. Not all of Securitor's Financial Advisers are authorised to use the services of Outsource Financial Pty Ltd and/or AFG. Part 2 of this document will indicate if your financial adviser is a Credit Representative of Securitor and what credit services they can provide in that capacity.

Delete and replace the content under the heading '**SECTION 3 – PRIVACY STATEMENT**' on page 19 of the FSG & CG Part 1 with the following:

WHY WE COLLECT YOUR PERSONAL INFORMATION

We collect personal information, including sensitive information (e.g. health information), from you to provide you with services including financial advice. We may also use your information to comply with legislative or regulatory requirements in any jurisdiction, prevent fraud, crime or other activity that may cause harm in relation to the particular products or services provided, and help us run our business.

If you do not provide all the information we request, we may no longer be able to provide a product or service, including financial advice, to you.

COLLECTING AND DISCLOSING YOUR PERSONAL INFORMATION

We may disclose your personal information to other members of the Westpac Group, anyone we engage to do something on our behalf such as a service provider, and other organisations that assist us with our business. We may also disclose your personal information to third parties such as a complaints body to whom a complaint relating to a product or service is referred, any party acquiring an interest in our business and anyone acting on your behalf.

We may also collect from the parties listed above any personal information they may hold about you which relates to our provision of financial advice.

We may disclose your personal information to an entity which is located outside Australia. Details of the countries where the overseas recipients are likely to be located are in our privacy policy.

As a provider of financial services, we have obligations to disclose some personal information to government agencies and regulators in Australia, and in some cases offshore. We are not able to ensure that foreign government agencies or regulators will comply with Australian privacy laws, although they may have their own privacy laws. By using our products or services, you consent to these disclosures.

We are also required, pursuant to the Anti-Money Laundering and Counter-Terrorism Financing Act (AML/CTF) and its corresponding rules and regulations, to implement certain client identification processes. We may be required to obtain information about you at the time of providing financial services to you and from time to time in order to meet our legal obligations. We have certain reporting obligations pursuant to the AML/CTF Act, and information obtained from or about you may be provided to external third parties and regulators in accordance with the requirements imposed on us.

OTHER IMPORTANT INFORMATION

We are required or authorised to collect personal information from you by certain laws. Details of these laws are in our privacy policy.

Our privacy policy is available at www.securitor.com.au.

It covers:

- how you can access the personal information we hold about you and ask for it to be corrected;
- how you may complain about a breach of the *Privacy Act 1988* (Cth), or a registered privacy code and how we will deal with your complaint; and
- how we collect, hold, use and disclose your personal information in more detail.

We will update our privacy policy from time to time.

Where you have provided information about another individual, you must make them aware of that fact and the contents of this privacy statement.

DEFINITIONS

'We', 'our', 'us' means Securitor Financial Group Ltd and its Authorised Representatives and Credit Representatives.

'Westpac Group' means Westpac Banking Corporation and its related bodies corporate.