

Financial Services Guide

31 AUGUST 2021

WESTBRIDGE
FUNDS MANAGEMENT

Mair Property Securities Ltd
Australian financial services
licence no. 238386

ABOUT THIS DOCUMENT

This Financial Services Guide (FSG) is provided by Mair Property Securities Ltd ACN 091 623 862, AFS Licence (AFSL) No 238386 (MPSL). This FSG is designed to assist you in deciding whether to use the financial services that we provide. It describes who we are and how we can be contacted, the services and products that we are authorised to provide, how we are remunerated, our professional indemnity insurance and how we handle any complaints you may have.

WHICH FINANCIAL SERVICES ARE WE LICENSED TO PROVIDE?

MPSL's Australian Financial Services Licence (AFSL 238386) authorises us to provide the following services to retail and wholesale clients:

- Provide general financial product advice for the following classes of financial products:
 - interests in managed investment schemes, excluding investor directed portfolio services (IDPS); and
 - securities
- Deal in a financial product by:
 - issuing, applying for, acquiring, varying or disposing of interests in managed investment schemes (excluding IDPS) and securities; and
 - applying for, acquiring, varying or disposing of a financial product on behalf of another person in respect of deposit products, general insurance products, Interests in managed investment schemes excluding IDPS; and securities
- Operating direct real property schemes (including the holding of any incidental property) in its capacity as responsible entity; and
- Operate custodial or depository services other than investor directed portfolio services.

HOW YOU CAN DEAL WITH US

You can apply to become an investor in one of our managed investment schemes by obtaining a copy of the product disclosure statement (PDS) or Information Memorandum (IM), together the 'offer documents', for the fund and completing the application form. Further details on investing are set out on our website and in the relevant offer documents. The offer documents contain information about the features, costs, risks and benefits of the fund and of becoming an investor, along with other information to help you make an informed decision about becoming an investor. You should consider the offer documents carefully before making a decision to become an investor.

Unless otherwise stated in the relevant offer documents, we require that you provide all instructions to us in writing, signed by you. Where those instructions are of a purely administrative nature, we will act in accordance with those instructions. Otherwise, we will consider those instructions in accordance with our legal obligations.

If you visit our website or call us, you will receive factual information or general advice only. It is important to note that general advice does not take into account your particular financial situation, needs or objectives. Advice we provide is general in nature and is provided to enable you to assess your own circumstances against products you wish to invest in. You must obtain and read a copy of the relevant offer documents before making a decision to invest in any of our funds.

HOW WE ARE PAID

We are remunerated for our financial services by way of the fees applicable to a fund in which you invest. These fees are detailed in each of the offer documents and may include management fees, asset acquisition and disposal fees and performance fees payable to us or parties related to us.

Our employees and directors are remunerated by way of salary and bonuses linked to performance. Our employees do not receive commissions or volume based incentives for providing financial services to you.

You may request particulars of any benefits payable to us for a particular fund or service, however, we will not account to investors for any amounts or benefits received and retained if in our opinion it is not reasonably possible to quantify any such monetary or non-monetary benefits in dollar terms.

Where permitted by law, we may pay a commission or other benefit to parties including external parties who refer customers to us. This could be made up of a single one-off payment or benefit or calculated as a percentage of the total amount of sales generated by their referrals. These commissions will be paid by us from our own funds or from our fees, as disclosed in the relevant PDS. There will be no additional cost to you for any commission paid by us.

OUR ASSOCIATIONS AND RELATIONSHIPS

We generally outsource the day-to-day investment management of our funds to Mair Property Funds Limited ACN 151 957 676 trading as Westbridge Asset Management (Westbridge), which is a related party. Westbridge is responsible for making investment decisions and implementing the investment strategy in relation to our funds. This arrangement is governed by an investment management agreement, which is negotiated at arm's length between us and Westbridge. We or Westbridge may also enter into other transactions or engage the services of related parties. All transactions are effected at market rates or at no charge.

OUR COMPENSATION ARRANGEMENTS

We have professional indemnity insurance in place in respect of the financial services we provide. This insurance also covers potential liability arising from compensation claims. These arrangements satisfy the requirements for compensation arrangements under section 912B of the Act.

WHAT TO DO IF YOU HAVE A COMPLAINT

If you have a complaint about our services, please contact us at:

Complaints Officer

Mair Property Securities Ltd
Level 2, 1 Havelock Street, West Perth WA 6005
08 9321 5566
info@westbridgefunds.com.au

We will acknowledge your complaint as soon as possible and will attempt to resolve it within 30 days. If you are not satisfied with our final response, you can lodge a complaint with the following external dispute resolution scheme:

Australian Financial Complaints Authority (AFCA)

GPO Box 3
Melbourne VIC 3001
1800 931 678
info@afca.org.au

Please note that the scope of matters AFCA can deal with has some financial limitations. AFCA will advise you if they can deal with your complaint, and if so, what information you need to supply.

Our internal complaints handling procedure and the external dispute resolution service are free of charge. The Australian Securities and Investment Commission (ASIC) also has a free call Infoline 1300 300 630 which you may use to obtain information about your rights.

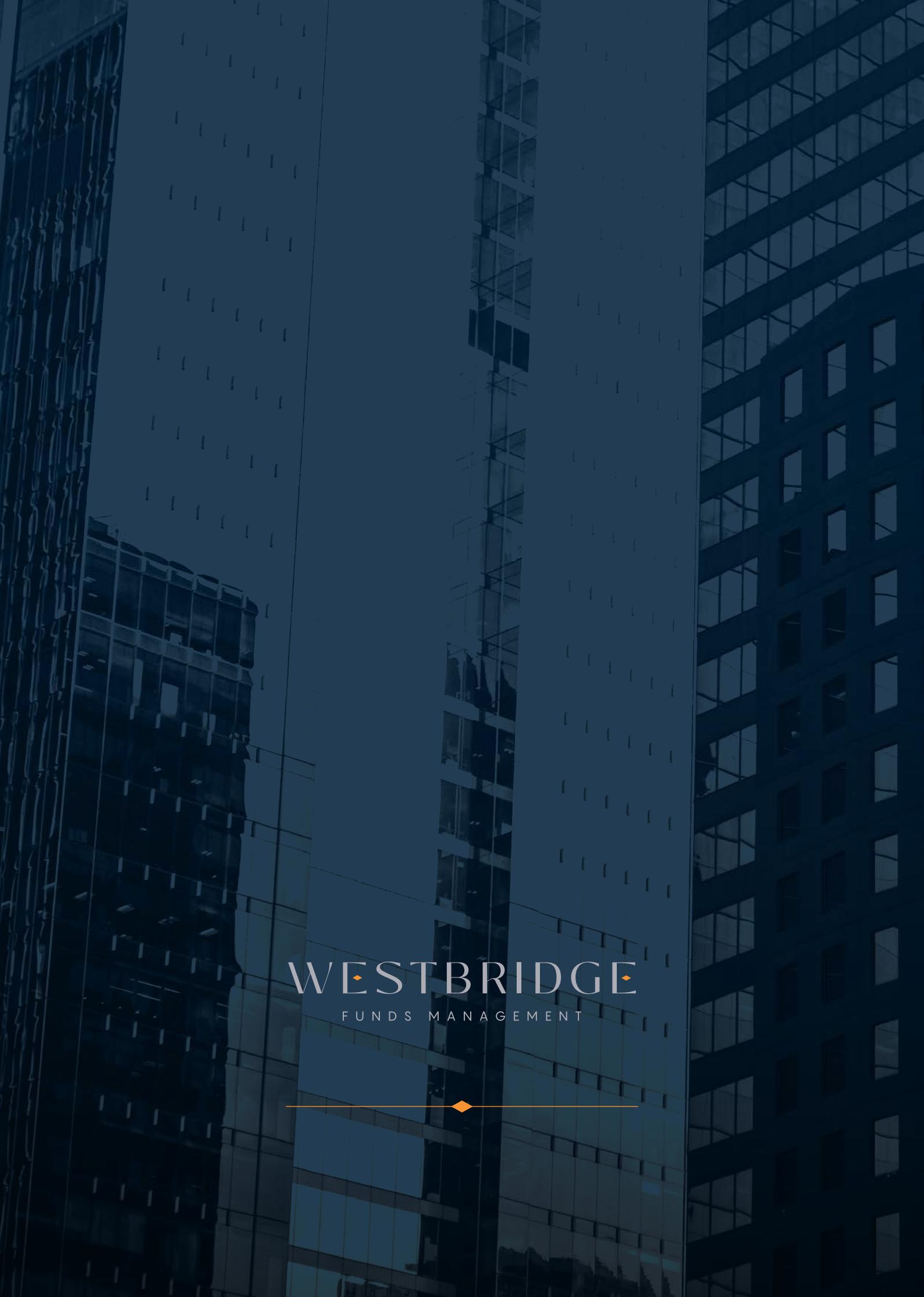
OUR CONTACT DETAILS
ARE AS FOLLOWS:

Mair Property Securities Ltd

Level 2, 1 Havelock Street,
West Perth, WA 6005

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