



FINANCIAL SERVICES GUIDE

IMPORTANT NOTE

Stewards Foundation of Christian Brethren (SFCB) is a charity incorporated under an act¹ of the NSW parliament which operates under a registered trademark throughout Australia. SFCB is a charity within the meaning of Regulatory Guide 87 and Class Order 02/184 exemption issued by the Australian Securities & Investments Commission (ASIC).

This Financial Services Guide and accompanying² Product Disclosure Statement - SFCB Non Cash Payment Products (FSG/PDS) contains important information but does not take into account your investment objectives, financial position or particular needs and therefore does not constitute a recommendation, advice or opinion. Before utilising a SFCB non-cash payment product, you should read this FSG/PDS carefully in its entirety and consult a financial adviser and/or other professional adviser to ensure this is appropriate for your particular financial objectives, needs and circumstances.

The offer of non-cash payment products under this FSG/PDS may only be used by persons who receive it in Australia. The information in this FSG does not constitute an offer in any jurisdiction other than Australia. This is not an offer to any person or an offer in any place, to which or in which it is unlawful to make such an offer.

If you have any queries regarding this FSG/PDS, please contact the SFCB Office at the following:

Level 3, 29 George Street, BURWOOD NSW 2134

Postal: P O Box 260 BURWOOD NSW 1805

or by:

Telephone: 1300 728 227 or (02) 8775 3100

Email: admin@stewardsfoundation.com.au

Website: www.stewardsfoundation.com.au

For information regarding our full range of debenture products, please read our Product Disclosure Document.

Policy owner: Stewards' Foundation

Policy date: 21 August 2017

¹ The *Stewards Foundation of Christian Brethren Act 1989* (NSW).

² Although not obliged to issue a Product Disclosure Statement SFCB has issued such a statement in relation to the debentures it offers.

FINANCIAL SERVICES GUIDE

1. ISSUE DATE

23 July 2019

2. PURPOSE AND CONTENTS OF THIS FINANCIAL SERVICES GUIDE (“FSG”)

This FSG is designed to provide you with important information regarding our services prior to providing you with a financial service, including our contact details, our authorised services, our remuneration practices, any conflicts of interest we may have, and our dispute resolution process.

3. NAME OF SERVICE PROVIDER & WHO WE ACT FOR

The Service Provider is Stewards Foundation of Christian Brethren Limited ABN 56 002 861 789. Stewards Foundation of Christian Brethren Limited operates under its registered trademark Stewards Foundation of Christian Brethren (“SFCB”), and the Principal Contact is the General Manager. SFCB is responsible for the financial services it provides to you under its Australian Financial Services Licence.

SFCB does not act on behalf of any other financial services licensee.

4. AUSTRALIAN FINANCIAL SERVICES LICENCE (“AFSL”)

We are licensed by the Australian Securities and Investments Commission (AFSL No 458495) to advise on and deal in a range of deposit products and non-cash payment products to retail and wholesale clients, which include:

- Internet Account Access (StewardsOnline)
- Direct Debit Services
- Electronic Giving
- Periodical Payment Services
- Electronic Funds Transfers – Direct Entry

SFCB is the product issuer for these products, except for Bank and International Cheques, and International Electronic Funds Transfers which are issued through our bankers.

We have lodged an identification statement with the Australian Securities and Investments Commission which remains in force.

ASIC REGULATORY GUIDE 87 AND CLASS ORDER 02/184 EXEMPTION

SFCB also provides general financial product advice, and deals, in relation to a range of debenture products to retail and wholesale clients, pursuant to the ASIC Regulatory Guide 87 and ASIC Class Order 02/184 exemption. Such products include:

- Savings Accounts at Call
- Online Accounts at Call
- Business Savings Online Accounts at Call

- Funeral Savings Accounts
- Term Investments

SFCB offers debentures. No offering is made of anything other than debentures.

Our debenture products cater for persons who wish to promote the charitable purposes, and support the work of the SFCB, and for whom profit considerations are not of primary relevance in their decision to invest. Money invested with SFCB in the products offered herein is invested in a manner consistent with Christian ethics and principles. Surpluses generated are distributed to support a range of SFCB projects and to promote the interests of the Christian Community Churches in Australia.

Any investors should be aware that SFCB is not subject to the normal requirement to have a disclosure statement or (even though SFCB has issued one) Product Disclosure Statement or be registered or have a trust deed under the Corporations Act. SFCB and the debentures it issues have not been examined or approved by the Australian Securities and Investments Commission and any statement in the FSG/PDS to the contrary is incorrect. The investments offered by SFCB are designed for investors who wish to promote the charitable purposes of the Christian Community Churches in Australia.

5. CONTACT DETAILS OF SFCB

Contact details are listed under 'Important Note' at the front of this document.

6. NATURE OF ADVICE WARNING

Please note that SFCB does not provide personal advice (advice which takes into consideration one or more of your financial objectives, circumstances or needs). We are obliged to warn you that our transaction and product information provided to you as a retail client does not take account of your objectives, financial situation or needs.

We suggest that you seek advice if you do not understand any of the information contained within this FSG and how it applies to you.

While SFCB believes the general financial product advice and information we provide is accurate and reliable, neither SFCB nor its officers and associates assume any responsibility for the accuracy and completeness or currency of that advice and information.

7. METHOD OF PROVIDING INSTRUCTIONS TO US

If you wish to utilise our services you must issue us with signed instructions. Certain of our products have specific requirements regarding how instructions are provided, and these are detailed in the relevant Product Disclosure Statement – SFCB Non Cash Payment Products.

8. DOCUMENTATION

If you apply for one of our non-cash payment products, you will be provided with a Product Disclosure Statement – SFCB Non Cash Payment Products, which contains important information regarding the features, benefits, risks and fees applicable to these products, and should be read carefully to enable you to make an informed decision about whether to acquire or utilise SFCB products.

If you apply for our debenture products you will be provided with our Product Disclosure Document and this FSG, which similarly sets out key information to be considered prior to acquiring such products.

SFCB will also provide clients with the relevant documentation to facilitate and confirm requested transactions.

9. PROFESSIONAL INDEMNITY INSURANCE

Pursuant to s912B of the Corporations Act (and Corporations Regulation 7.6.02AAA), SFCB maintains adequate professional indemnity insurance to cover the financial services it provides. This cover is in accordance with the Australian Securities and Investments Commission's requirements. Further information is available upon request.

SFCB's Professional Indemnity insurance also covers claims in relation to the conduct of former employees for up to 60 days after cessation of employment.

10. OUR RECORD-KEEPING OBLIGATIONS

SFCB will seek to ensure that comprehensive and accurate records of all client transactions and advice / information provided, are properly maintained. We will:

- prepare financial reports in accordance with the Australian accounting standards applicable to the relevant reporting entity;
- arrange for a registered company auditor to prepare an audit report on the financial report within six months of the end of our financial year;
- publish the financial report on the internet, accessible by a link from where our identification statement is; and
- lodge the audited financial report with the Australian Charities and Non-for-profits Commission or the Australian Securities and Investments Commission (so far as is relevant).

We will also comply with:

- s 1017E of the Corporations Act, regarding the holding of funds in a separate account pending the issue to you of the debenture interest; and
- s 1017F of the Corporations Act, regarding our obligation to confirm all transactions when a retail client acquires or disposes of a financial product or we vary the terms of such a product.

11. REMUNERATION, COMMISSION & BENEFITS EXPECTED TO BE RECEIVED BY SFCB FOR PROVISION OF OUR FINANCIAL SERVICES

Our employees receive salaries, but do not receive commissions.

Applicable fees are detailed in the PDS as it relates to the provision of non-cash payment products only.

12. DISCLOSURE OF ANY RELEVANT CONFLICTS OF INTEREST

We do not have any relationships or associations which might influence us in providing you with our services.

13. DISPUTE RESOLUTION

SFCB is committed to providing quality products and services. We have an internal dispute resolution process in place to resolve any complaints or concerns you may have, quickly and fairly. Any complaints or concerns should be raised in the first instance with a member of our staff located in Sydney, who will seek to resolve your complaint within 3 working days (up to a maximum of 20 days).

You may also direct your complaint to our Complaints Handling Officer on 02 8775 3100. Please refer to section 5 for contact details.

If you are dissatisfied with the outcome, you have the right to lodge a complaint with the Financial Ombudsman Service [Tel: 1300 780 808], an approved external dispute resolution scheme, of which SFCB is a member. You may also make a complaint via the ASIC freecall Infoline on 1300 300 630.

14. PRIVACY

Your privacy is important to us and we are committed to compliance with the Privacy Act and the National Privacy Principles. We only collect information about you where you have provided consent. We may disclose your personal information to those who act on our behalf in the operation of our business, such parties being similarly required and committed to protecting your privacy. SFCB will not otherwise disclose your personal information without your consent, except as authorised or required by privacy laws. Please contact us at admin@stewardsfoundation.com.au if you would like a copy of our privacy policy or if you have any concerns or queries.

15. ACKNOWLEDGEMENT STATEMENT

With application for subscription for any debentures from SFCB you must also submit to us an Investor Acknowledgement Statement in relation to that issue of debentures.



INVESTOR ACKNOWLEDGMENT STATEMENT

I _____ hereby acknowledge that Stewards Foundation of Christian Brethren (SFCB) is a charity incorporated under an act³ of the NSW parliament which operates under a registered trademark throughout Australia. SFCB is a charity within the meaning of Regulatory Guide 87 and Class Order 02/184 exemption issued by the Australian Securities & Investments Commission (ASIC).

I acknowledge that:

1. the subscription for debentures from SFCB will support the charitable purposes of the SFCB and the Christian Community Churches in Australia by supporting the work of Christian churches, schools, camp sites and of the SFCB ministries and promotes religious and charitable purposes related thereto;
2. I have been provided with a copy of the Identification Statement and otherwise can view it at www.stewardsfoundation.com.au;
3. SFCB is require by law to notify me (and other investors) that their offering is not subject to the usual protections for investors under the Corporations Act and is not regulated by the Australian Securities and Investments Commission;
4. that the SFCB is the holder of Australian Financial Services Licence No 458495;
5. the offering is only intended to attract investors whose primary purpose for making their investment is to support the charitable purposes set out at [1] above;
6. the offering is not comparable to investments that are issued by banks, finance companies or fund managers;
7. the investor may be unable to get some or all of their money back when they expect to, or at all; and
8. the terms of the offering are set out in the Financial Services Guide and the Product Disclosure Statement - SFCB Non Cash Payment Products, of copy of both of which I have been provided before signing this Investor Acknowledgment Statement.

Name: _____

Signed: _____

Date: _____ 2019

³ The *Stewards Foundation of Christian Brethren Act 1989* (NSW).