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Unless otherwise disclosed in the product disclosure statement or other disclosure document for the relevant financial product, investments in a financial product issued or distributed by JBWere Limited (JBWere) are not deposits with, or other liabilities of, National Australia Bank Limited (NAB), JBWere, or any other member of the NAB group of companies (NAB Group) and are subject to investment risk, including possible delays in repayment and loss of income and principal invested. Neither JBWere, NAB nor any other member company of the NAB Group guarantees the repayment of capital or the performance or any particular rate of return of the investments purchased through a financial product issued or distributed by JBWere.

This FSG is issued by JBWere. JBWere can be contacted at the addresses in the corporate directory, which can be found on the back cover.

In this FSG, 'we', 'us' and 'our' refer to JBWere.

## The purpose of this FSG

This FSG is provided to inform you about our services and fees in relation to:

- the JBWere Multi-Asset Platform, an administration platform operated by JBWere and designed to administer and hold your investments; and
- JBWere's other products and services, and to assist you when deciding to use those products and services. You should refer to the JBWere Multi-Asset Platform Guide for further information about the JBWere Multi-Asset Platform.

The financial services we refer to in this Guide are offered by your JBWere Adviser on behalf of JBWere. This guide includes information about:

- the financial services and products we can provide;
- the advice you may receive;
- your privacy and your personal information;
- how we handle complaints;
- the significant relationships and associations that we have;
- the remuneration and other benefits that may be received by us or other relevant persons in relation to the financial services we provide; and
- fees and charges you may pay.

## Lack of Independence

JBWere and its representatives:

- may receive monetary benefits in connection with the provision of personal advice to retail clients; and
- have a conflict of interest due to a relationship with the National Australia Bank who is an issuer of financial products and this relationship could reasonably be expected to influence the advice provided.

For these reasons, JBWere and its representatives are not independent, impartial or unbiased (which are restricted words or expressions under the Corporations Act) in relation to the provision of personal advice to retail clients.

For further information regarding how JBWere is remunerated, please refer to the section titled **Remuneration and Other Benefits** on page 5 of this FSG.

Please note that notwithstanding the statement above, if you are a retail client and we give you personal advice, we have a duty to act in your best interests and prioritise your interests, and are obligated to provide you with appropriate advice.

## How we advise you

If you request that we provide you with personal financial product advice, we need to understand your current financial position, as well as your future needs and goals so that we can give you advice which we can be confident is in your best interests.

In general, we are required to provide you with a Statement of Advice (SoA) the first time we provide you with personal advice about each type of financial product or when there has been a significant change in your circumstances. We must give it to you before we provide any services in connection with the advice documented in the SoA.

However, if you instruct us to provide the services immediately, we will give you a SoA within five days of providing the advice.

After that, any time we give you further personal advice, we will give you (or keep on file) another written record of that advice.

You may request a copy of this record free of charge at any time, for a period of seven years after the date the advice was given, by contacting your JBWere Adviser.

The SoA will include:

- our understanding of your relevant personal circumstances and your investment objectives;
- any strategies we recommend;
- the basis of those recommendations;
- the financial services and/or products we recommend, and the reasons why;
- our fees and/or commissions; and
- disclosures of any associations we have with financial product issuers or other parties which may have influenced our advice.

## Documents you may receive from us

In addition to this FSG and a SoA as described above, you may receive from us:

- the JBWere Multi-Asset Platform Guide (including Part 1 – Service Guide and Part 2 – Fees and other costs), Investment Menu and How To Guide;
- a Product Disclosure Statement (PDS); and/or
- other disclosure documents (where relevant).

In connection with an offer of the JBWere Multi-Asset Platform, you will be given the JBWere Multi-Asset Platform Guide (which includes Part 1 – Service Guide and Part 2 – Fees and other costs). The JBWere Multi-Asset Platform provides access to a service called the JBWere IDPS, an investor directed portfolio service (IDPS). The guide for the IDPS is included in the JBWere Multi-Asset Platform Guide.

A PDS is a type of offer document which provides information about a product (other than listed securities), for example, its features, benefits, fees and associated risks, to enable you to make an informed investment decision.

Generally, a PDS must be given to you in connection with any offer or recommendation to invest in:

- managed investments;
- superannuation products;
- retirement savings accounts;
- deposit products;
- derivatives; or
- standard margin lending facilities.

A prospectus or other offer document may be issued instead of a PDS for some financial products, for example a new listing of securities or debentures.

## The services and products we can provide

JBWere holds an Australian Financial Services Licence. JBWere is authorised under its licence to provide advice in relation to the following financial products:

- basic deposit products;
- non-basic deposit products;
- non-cash payment products;
- derivatives;
- managed investment schemes, including an Investor Directed Portfolio Services (IDPS);
- government debentures, stocks or bonds;
- investment life insurance products including funeral bonds, endowment policies, allocated pensions and annuities;
- life risk insurance products including term life, total and permanent disability, trauma and income protection;
- securities;
- superannuation;
- foreign exchange contracts;
- standard margin lending facilities; and
- retirement savings accounts.

JBWere is also licensed to:

- deal in each of those types of financial products, other than retirement savings accounts; and
- provide custodial or depository services (including operating investor directed portfolio services).

JBWere provides services via the JBWere Multi-Asset Platform. In connection with these services, JBWere may appoint third parties to provide certain services to JBWere, including a sub-custodian (to hold assets on behalf of JBWere) and a broker.

Assets held by JBWere (or a sub-custodian) in connection with the services JBWere provides may, to the extent permitted by law, be held assets in omnibus accounts mixed with the property and rights of any other person. As far as practicable, JBWere will keep, or cause to be kept, records that identify the assets held on your behalf.

When JBWere provides these services to you, we will generally be acting on your behalf. In certain circumstances, we may be acting on behalf of other parties – please refer to the section of this FSG entitled ‘Relationships and associations’ for further details.

## Are there any restrictions on our advice?

We can generally only recommend financial products via the JBWere Multi-Asset Platform if those financial products are listed on our approved product list. These include a wide range of products from financial product issuers, including the NAB Group.

Before any financial products are added to our approved product list, a review process is undertaken, and products are required to meet minimum standards. If these products are not appropriate for your circumstances, then we will let you know. At all times, we are obliged to recommend financial products for you only where we are satisfied they are in your best interests.

## Who will give you advice?

JBWere Advisers are approved representatives of JBWere and JBWere is responsible for the advice they provide to you. JBWere Advisers may give you personal or general advice.

If you receive personal advice, this means your JBWere Adviser will take into account your personal objectives, financial situation and needs.

If you receive general advice this means that any advice given by your JBWere Adviser will not take into account your personal objectives, financial situation or needs. You will need to decide if a product or service is right for you.

## What information do we need from you?

In order to provide appropriate advice, your JBWere Adviser will need details of your circumstances, needs and objectives, which would typically include details of your current financial situation and other relevant personal information.

The extent of the information we require will depend on the services you ask us to provide.

You can choose not to tell us, if you do not wish to, however the advice you receive may not be appropriate.

## How advice is provided through the JBWere Multi-Asset Platform

Depending on the complexity of your finances, your financial and lifestyle goals and the level of support you are looking for, your JBWere Adviser will recommend the JBWere advice option that is best suited to your needs.

There are three distinct advice options provided through the JBWere Multi-Asset Platform:

- *Investment Advice* – for clients seeking general advice or personal advice in relation to execution services on a transactional basis for ASX listed investments, securities listed on certain foreign markets, exchange-traded options, term deposits and unlisted bonds.
- *Portfolio Management Advice* – for clients seeking personal advice in connection with portfolio construction and asset allocation with ongoing management via one of two tiers – Advantage or Premium. Advantage allows you to access the services and investments provided as part of the Investment Advice option as well as managed funds and consolidated reporting. Premium extends the Advantage offering further by providing access to deposit products and Structured Trades, including over the counter derivatives and structured alternatives (available to wholesale clients only), as well as Capital Gains Tax and performance reporting.
- *Private Wealth Advice* – for clients seeking more comprehensive and strategic personal advice. Private Wealth Advice also allows you to access the services and investments provided as part of both the Investment Advice and Portfolio Management Advice options.

Further information about each of these service options is set out in the JBWere Multi-Asset Platform Service Guide.

## Providing instructions to your JBWere Adviser

You may give us instructions in person, by telephone, email, letter, or fax.

## Your privacy and personal information

We are committed to protecting your personal information. For further details, including how we use and disclose your personal information and how we access and update it, please refer to our Privacy Notification and Privacy Policy. You can access our Privacy Notification and Privacy Policy by:

- visiting our website at:  
[jbwere.com.au/general/privacy](http://jbwere.com.au/general/privacy)
- contacting your JBWere Adviser;
- contacting JBWere Investor Services on 1800 812 267; or
- writing to:  
Manager, Regulatory Compliance  
JBWere Limited  
GPO Box 4370  
MELBOURNE VIC 3001

## How we handle complaints

If you have a complaint, we encourage you to discuss the matter with your JBWere Adviser or their Manager. If you are not happy with the response you receive, please write to:

Manager, Regulatory Compliance  
JBWere Limited  
GPO Box 4370  
MELBOURNE VIC 3001

When dealing with a complaint you have submitted to us in writing:

- we will provide written acknowledgement of our receipt of your complaint in the first instance; and
- we will prepare a response in consultation with your JBWere Adviser and his/her Manager. All matters will be thoroughly investigated and responded to. We aim to do this within 30 days.

If your complaint is not resolved to your satisfaction or within 45 days, you may have the right to take your complaint to the Australian Financial Complaints Authority (AFCA), an independent complaints resolution body. AFCA is an external dispute resolution scheme that provides free advice and assistance to consumers and investors to help them in resolving complaints relating to members of the financial services industry, including managed investment schemes, pooled superannuation trusts, financial advice, investment advice and sales of financial or investment products.

**Phone** 1800 931 678

**Mail** Australian Financial  
Complaints Authority  
GPO Box 3  
MELBOURNE VIC 3001

**Email** [info@afca.org.au](mailto:info@afca.org.au)

**Online** [afca.org.au](http://afca.org.au)

## Professional Indemnity insurance and compensation arrangements

JBWere holds professional indemnity insurance that satisfies the requirements for compensation arrangements under section 912B of the Corporations Act. This insurance also covers the conduct of advisers who were authorised by us at the time you received the relevant service, but are no longer representatives of JBWere.

## Financial crimes monitoring

Under anti-money laundering and counter terrorism laws, we have to meet strict identification requirements before we can provide services to you. Where we are legally obliged to do so, we may disclose the information we have gathered about you to regulatory or law enforcement agencies.

You should also be aware that transactions may be blocked or declined where we have reasonable grounds to believe they breach Australian law or the law of any other country.

## Relationships and associations

### Our relationship with NAB

JBWere is a wholly owned subsidiary of the NAB Group.

As the NAB Group is an issuer of financial products, we are not able to refer to ourselves or our advice as 'independent', 'impartial' or 'unbiased'. If you would like further information about independence, conflicts or selecting a financial adviser you can visit ASIC's Money Smart website [moneysmart.gov.au/investing/financial-advice](http://moneysmart.gov.au/investing/financial-advice).

JBWere are required by law to provide financial advice that meets the obligations set out in the Corporations Act to act in the best interests of each client.

We may recommend financial products and services issued by companies within the NAB Group or companies in which a shareholding is maintained by a NAB Group member (including MLC Limited) and who may pay us a commission.

These include products and services with the following branding:

- NAB, National
- WealthHub Securities

If we recommend a product or service issued by a NAB Group company, that company will benefit from our recommendation by receiving product and management fees from you as well as fees paid by fund managers to distribute the fund manager's product. Please refer to the relevant PDS and/or offer documents for further information.

JBWere may from time to time distribute to its clients initial public offerings and capital raisings originated by the NAB Group.

From time to time members of the NAB Group may also have other interests in or receive monetary or other benefits from financial products which we may recommend to you where we believe this is appropriate, for example, a member of the NAB Group may be a lender to a listed entity whose products are recommended to JBWere clients.

NAB does not guarantee or otherwise accept any liability in respect of the financial advice or services provided by JBWere or its representatives.

## IOOF is an alliance partner of NAB

Under the alliance, NAB has agreed to refer NAB customers to IOOF for certain services and Corporate Superannuation Services on an exclusive basis within a specified perimeter. NAB may receive a referral fee for such referrals.

Where a NAB customer that has been referred to IOOF requires banking services, IOOF will exclusively refer that customer back to NAB.

NAB is a preferred provider of specified services to IOOF which include:

- Corporate banking services;
- Deposit taking services; and
- Custody services.

IOOF is a preferred provider of specified services to NAB which include:

- Corporate superannuation services.

Parties may provide other services to each other on a non-preferred basis. The agreement also provides for representation of NAB's Banking Products on IOOF's APLs. The Parties also agree to work together on certain projects.

## Other relationships and associations

We may offer you products and services from related or unrelated providers including managed funds, margin lending, investment opportunities, investment market research, capital markets transactions, insurance, superannuation services and administration services.

Where permitted by law, we may pay referral fees where third parties refer clients to us or we may receive referral fees where we refer clients to third parties (refer page 6 for details).

JBWere may act as your agent to give instructions to a broker on your behalf to trade on the ASX or on other Australian or international stock exchanges or financial markets. JBWere may also be buying or selling financial products 'as principal' on the ASX or other stock exchanges or financial markets. From time to time, JBWere may be acting as agent for you and 'as principal' in relation to the same financial product. In such cases, JBWere does not have any control or discretion over orders once they are submitted to the broker.

## Remuneration and other benefits

### How we are paid

You and your JBWere Adviser will agree on an appropriate fee structure.

Generally the remuneration and other benefits we receive in respect of the financial services we provide to you may take the form of one, or a combination of:

- fees determined as a percentage of the value of the assets of any portfolio we administer for you;
- fees charged as a flat dollar amount;
- transaction fees, determined as a percentage of the consideration for the transaction, for example brokerage fees for arranging transactions for you in listed securities;
- fees charged at a fixed rate for additional services provided, including (but not limited to) certain strategic financial planning services for which we will charge an hourly rate as agreed with your JBWere Adviser before the advice is given;
- underwriting and stamping fees paid to a member of the NAB Group or other issuers as remuneration for JBWere distributing initial public offerings and other capital raisings;
- service fees paid to us by product issuers as consideration for services provided by us to those product issuers (for example, in relation to offering managed funds via the JBWere Multi-Asset Platform);
- in certain circumstances, for investment products (and to the extent permitted by law) initial and ongoing commission paid to us by issuers of financial products (including margin loans) including by related parties when you choose to invest in one of their products. Generally the product issuer may pay us an ongoing commission of up to 0.66% pa of the value of your investment. Commissions and fees vary for each product and will be set out in the offer document (if applicable) and/or provided to you at the time the advice is given or the financial service is provided (or as soon as practicable thereafter);
- referral fees for referring clients to other professionals, such as accountants. We may also pay referral fees if someone refers clients to us. We will disclose these fees to you at the same time we provide you with advice or at the time we make the relevant referral (if applicable). These fees are generally in the form of:
  - a fixed fee;
  - a proportion of the initial and/or ongoing fees or commissions we disclose to you; or
  - a combination of both.

Details of any payments we receive from financial product issuers are contained in the Product Disclosure Statements that we will provide you with when recommending a financial product.

The standard fees payable in connection with the JBWere Multi-Asset Platform are set out below in the section of this FSG entitled 'Fees for the JBWere Multi-Asset Platform'.

## Other remuneration and benefits received by related entities and associates of JBWere

If members of the NAB Group or their associates issue, provide or distribute financial products or services that you acquire through us, those NAB Group members or associates may receive fees from you in relation to those products or services. The fees and benefits received by those NAB Group members, or associates will include those set out in the terms and conditions and disclosure documents for those products or services, or will otherwise be notified to you by your JBWere Adviser. The NAB Group member(s) may pay JBWere up to 100% of those fees. The payments may ultimately benefit other members of the NAB Group and executives or other associates of those companies.

The types of fees that members of the NAB Group may charge you include:

- brokerage or other transactional fees (which may be charged when they purchase or sell securities for you at the request of JBWere);
- fees charged at a fixed rate for services provided;
- foreign exchange fees charged on the value of your foreign exchange transaction; and
- management fees.

## Fees for the JBWere Multi-Asset Platform

The remuneration (including commissions) and other benefits that JBWere and relevant persons receive from you in relation to your JBWere Multi-Asset Platform account depend on the financial services that are provided to you.

All fees disclosed in this document are in Australian dollars and where applicable inclusive of GST and net of reduced input tax credits (if applicable). We reserve the right to change these fees from time to time.

Some of the fees we charge may be tax deductible. Please speak with a professional taxation adviser who can give consideration to your particular circumstances.

## Fees for the Private Wealth Advice and Portfolio Management Advice options

### *Portfolio Administration Fee*

If you receive services as part of the Private Wealth Advice or Portfolio Management Advice options from JBWere through the JBWere Multi-Asset Platform, JBWere will charge you a Portfolio Administration Fee as a flat dollar amount of up to \$2,500 per annum.

### *Portfolio Advice Fee*

JBWere will also charge you a Portfolio Advice Fee in relation to advice given to you in relation to your portfolio. The Portfolio Advice Fee applicable to you will be set out in your JBWere Multi-Asset Platform Fee Schedule and will depend on your advice option. This fee is subject to the Minimum Fee set out below, and may consist of:

- a tiered percentage amount per annum of the average value of your portfolio (this tiered fee will depend on your chosen advice option); or
- a combination of both a flat dollar amount and a tiered percentage amount per annum of your portfolio value.

The tiered percentage based Portfolio Advice Fee may range up to 1.85% pa of the value of your portfolio in the Private Wealth Advice option, and up to 1.65% pa of the value of your portfolio in the Portfolio Management Advice option. The portfolio used to calculate this fee consists of any assets you hold through the JBWere IDPS. If you also have a JBWere Managed Accounts service in connection with either of these advice options, this will be included in your average portfolio value for the purposes of calculating your Portfolio Advice Fee<sup>2</sup>.

### *Minimum management costs charged by JBWere*

Regardless of the composition of your Portfolio Advice Fee calculated as described above, the minimum aggregate of the Portfolio Administration Fee and Portfolio Advice Fee you will pay (**Minimum Fee**) is:

- \$1,875 per quarter for the Private Wealth Advice option;
- \$1,875 per quarter for the Portfolio Management Advice (Premium) option; and
- \$1,875 per quarter for the Portfolio Management Advice (Advantage) option.

If the sum of the Portfolio Administration Fee and the Portfolio Advice Fee calculated as described above (**Calculated Fee**) is less than the Minimum Fee for your advice option, you will be charged the Minimum Fee.

Where the Minimum Fee is charged, the difference between the Calculated Fee and the Minimum Fee will form part of your Portfolio Advice Fee.

The Portfolio Administration Fee component of your Calculated Fee will stay the same.

<sup>1</sup> For certain investors, a percentage based Portfolio Advice Fee cannot be charged on borrowed amounts that are used to invest through the JBWere Multi-Asset Platform. Please speak to your JBWere Adviser if you are using borrowed monies to invest through your portfolio.

<sup>2</sup> Note that if you have a JBWere Managed Accounts service but no other investments in the JBWere IDPS, your portfolio management fee is calculated differently. Ask your JBWere Adviser for more information.

## Other fees

In addition, you may be charged:

- transaction fees at the rates specified under 'Fees for the Investment Advice option';

- A foreign exchange fee of up to 1.0% is charged on the value of your foreign exchange transaction, and will be deducted from the consideration of the trade. The foreign exchange fee is charged by JBWere. The exchange rate executed with NAB is negotiated on your behalf by JBWere.

## Fees for the Investment Advice option

We charge the following fees when you instruct our advisers to purchase or sell investments for you.

### i. Transaction fees

	ASX Listed Investments	Exchange Traded Options	International Securities	Term Deposits	Unlisted Bonds (min. parcel \$500,000)
<b>Transaction fees (up to)</b>	2.20% of the value of the trade	2.20% of premium payable to the buyer (taker) of the option <b>Plus</b> ASX Clear fees <sup>1</sup>	2.20% of the value of the trade <b>Plus</b> International market exchange fees <sup>1</sup>	0.25% pa of amount invested	As agreed with your JBWere Adviser
<b>Minimum per trade</b>	\$137.50	\$137.50	\$125.00	No minimum	No minimum
<b>Paid/Deducted from</b>	Cash Account	Cash Account	Cash Account	Deducted from interest paid	Deducted from interest paid
<b>When incurred</b>	Upon execution	Upon instruction to buy/sell	Upon execution	Variable depending on product issuer. Please ask your JBWere Adviser.	Upon execution

<sup>1</sup> These fees are in addition to your JBWere transaction fees and are charged by ASX Clear or the relevant international market exchange. For a current listing of all ASX Clear fees and fees charged by international market exchanges please refer to [www.asx.com.au](http://www.asx.com.au) or speak with your JBWere Adviser.

### ii. Off-market share transfers

If you make an off-market transfer, for example, you transfer an unlisted security, or transfer a listed security, but not on the market on which it is listed, you will be charged an off-market transfer fee of up to \$192.50 (plus applicable government charges) per transfer.

### iii. Settlement and dishonour fees

We may charge up to 15% pa (calculated daily and charged monthly with a minimum of \$50 per month) of the value of the trade for early and failed settlements on ASX listed investments until the amount outstanding is paid. We may also recover the costs of any charges incurred if a direct debit, direct credit or cheque is dishonoured. These fees will be deducted from your Cash Account when we incur the cost.

## How your JBWere Adviser is paid

Your JBWere Adviser is a salaried employee of NAB and may receive regular incentive payments in the form of a percentage of revenue, in addition to their base salary and superannuation.

Provided that:

- i. there is a valid client direction to make the payment in place, where required; and
- ii. your Adviser satisfies certain non-financial measures (including in relation to compliance)

we will pay your JBWere Adviser an amount calculated as a percentage of between 37.5% and 48.5% of the fees received by JBWere which is attributed to your JBWere Adviser (net of certain costs and deductions and any other revenue which JBWere is not permitted by law to pass on to its Advisers). The amount paid takes into account adjustments for your JBWere Adviser's salary and superannuation.

Your Adviser may also receive an annual payment in the form of a share in the Annual Outperformance Incentive Pool.

These amounts are not an additional cost to you.

Payment of part of your Adviser's remuneration may be deferred for 12 months.

Further information about your JBWere Adviser's remuneration can be found in the 'JBWere Adviser Remuneration Summary' available on request and free of charge from your Adviser or JBWere.

To the extent permitted by law, JBWere Advisers may also receive alternative forms of remuneration such as the costs of maintaining their professional development qualifications.

Your JBWere Adviser may attend professional training either subsidised or wholly funded by product providers that issue products available to be accessed in connection with our services.

JBWere keeps a register detailing certain nonmonetary benefits that the adviser receives (e.g. benefits valued between \$100 and \$300, genuine education or training and information technology software or support). You can review an extract of the register by contacting your JBWere Adviser.

## Disclosure of fees and other benefits

If you receive personal financial product advice from us, we will give you details of any relevant fees, commissions and other benefits, in our written advice (where applicable) or verbally. Where possible this information will be in actual dollar amounts but where this is not possible we will tell you how the benefits are calculated.

If you do not receive personal financial product advice from us, we will give you on request details of any fees, commissions and other benefits in relation to any other financial service we provide to you.



## Corporate directory

You can contact JBWere using the details below.

### Melbourne

Level 16, 101 Collins Street  
Melbourne Vic 3000  
Telephone: +61 3 9906 5000  
Fax: 1300 798 149

### Adelaide

Level 6, 22 King William Street  
Adelaide SA 5000  
Telephone: +61 8 8407 1111  
Fax: +61 8 8407 1112

### Canberra

Level 3, 60 Marcus Clarke Street  
Canberra ACT 2600  
Telephone: +61 2 6218 2000  
Fax: +61 2 6218 2001

### Sydney

Level 42, Governor Phillip Tower  
1 Farrer Place  
Sydney NSW 2000  
Telephone: +61 2 9325 2600  
Fax: 1300 307 307

### Brisbane

Level 34, Riverside Centre  
123 Eagle Street  
Brisbane Qld 4000  
Telephone: +61 7 3258 1111  
Fax: +61 7 3258 1112

### Perth

Level 14, 100 St Georges Terrace  
Perth WA 6000  
Telephone: +61 8 9212 7900  
Fax: +61 8 9212 7999