Fiducian Fixed Interest Fund
Product Disclosure Statement (PDS)

Issued: 30 June 2026

This Product Disclosure Statement (PDS) provides a summary of significant information and contains a number of references to important information about the Fiducian Fixed Interest Fund ('Fund'). You should read and consider the information contained in the PDS before making a decision about this product. The information in this PDS is general information only and does not take into account your personal financial situation or needs. You should consult a licensed Financial Adviser to obtain financial advice that is tailored to suit your personal circumstances.

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1. About Fiducian Investment Management Services Limited

Fiducian Investment Management Services Limited (Fiducian, we, us, our) is the responsible entity of a suite of diversified and specialist funds, including the Fiducian Fixed Interest Fund.

Fiducian is responsible for the operation and management of each of the funds. We may delegate some operational and management functions to third parties. Each fund is managed using Fiducian's Manage the Manager System.

The Fiducian Fixed Interest Fund ('the Fund') is a specialist fund. The Fiducian Investment Team make active tactical tilts between different investment manager styles and disciplines within Fiducian's specialist funds. Tactical tilts can be defined as changing allocations, on a short to medium term time horizon, to two or more underlying strategies (or between a single strategy and cash) in an attempt to increase returns and manage risk. These decisions are the culmination of strategic decisions taken by the Investment Team on the basis of detailed economic, market and fund performance analysis.

The Fiducian Manage the Manager System is based on the principle that several carefully selected investment managers can, over any reasonable period, produce a better result, more consistently and with lower volatility, than a single manager. Fiducian has, therefore, where feasible selected a panel of investment managers for each of a wide range of asset sectors. The investment manager selection process involves the application of quantitative and qualitative analysis to identify top performing funds, managed by competent and experienced investment teams who are assessed as being able to achieve consistently good performance over time without taking excessive risks.

Fiducian is part of the Fiducian Group of companies, a specialist financial services organisation providing financial planning, funds management and platform administration.

There is more information that explains 'The Fiducian Manage the Manager System' found at fiducian.com.au/investments/manage-the-manager-system/ or ask your Financial Adviser for a copy. Up to date information on your investment including underlying investment managers, performance reports and commentary can be found at *fiducian.com.au/investments/fiducian-fixed-interest-fund/*

Responsible Entity for Fiducian Funds is Fiducian Investment Management Services Limited ABN 28 602 441 814 AFSL 468211
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fiducian.com.au

2. How the Fiducian Fixed Interest Fund works

The Fund is intended to provide a secure return with lower risk of capital loss relative to other investment categories. Approved investments include, but are not limited to, fixed and variable rate debt instruments, fixed interest instruments (including income generating asset backed securities), Australian Dollar term deposits and cash equivalent securities. The return may be above cash returns when interest rates are falling and below cash returns when interest rates are rising.

Investors seeking regular income payments from their portfolios may consider some investment in the Fund to provide a source of income. This may allow them to avoid having to redeem growth style investments they may hold. The Fund commenced operation in October 2003.

The Fund operates in a similar way to other managed investment schemes. Each investor's money is pooled together with other investors' money to buy investments managed on behalf of all investors.

When you invest in a managed investment scheme, such as the Fund, you gain exposure to investments that you may not ordinarily have access to, if you'd invested on your own.

How investments can be made into the Fund

Investment into the Fund is made through the Fiducian Investment Service or other platform/managed portfolio service (known as the 'Service'). In addition to reading this document you should read the disclosure document of the relevant Service and complete the application form. Your investment choices in the Fiducian Funds are completed on the application form in the disclosure document of the Service you are using. We recommend you seek advice from your Financial Adviser.

It is important to note that you do not become a direct investor in the Fund when you invest through the Service. The Custodian will acquire units and will be recorded in the Fund register as the unit holder. Where you invest through a Service your individual account holding in the Fund is maintained and recorded by the Service.

Application monies must be credited to the bank account held by Fiducian or the Custodian before an application can be accepted, whether it be through a Service or directly.

The Custodian

The Responsible Entity has appointed Citigroup Pty Limited ABN 88 004 325 080 ("Citi or Custodian") as the custodian of the assets of the Fund. The Custodian's role is limited to holding the assets of the Fund as custodian for the Responsible Entity, which may be held in one or more omnibus accounts. The Responsible Entity may also hold assets on behalf of members, which currently is only the Cash Account. The Custodian has no supervisory role in relation to the operation of the Fund and is not responsible for protecting your interests. The Custodian has no liability or responsibility to you for any act done or omission made in accordance with the terms of the custody agreement. The Custodian makes no statement in this PDS and has not authorised or caused the issue of it. Citi has given and not withdrawn its consent to be named in this PDS.

Investments of the Fund do not represent investments in, deposits with or other liabilities of, Citi or any other member of the Citi group of companies ("Citi Group"). Neither Citi, nor any other member of Citi Group, in any way stands behind the capital value, nor do they guarantee the performance of the investment or the underlying assets of the Fund, or provide a guarantee or assurance in respect of the obligations of the Responsible Entity or its related entities.

Minimum investment

The minimum investment is determined by the Service through which you invest (for example, the Fiducian Investment Service).

Unit price

The application and redemption unit prices are based on the net asset value of the Fund plus or minus our estimate of expenses which would have been incurred in buying or selling all the assets of the Fund, divided by the number of units on issue. The net asset value of the Fund is the market value of the Fund less any fees or charges applicable at the time the unit price is derived.

The unit price reflects the market value of the underlying assets, which may go up or down as asset values rise and fall. Changes in value can be significant and can happen quickly.

Distributions

The Fund periodically distributes net accumulated income and it intends to do this on a quarterly basis. Distributions are calculated at 30 September, 31 December, 31 March and 30 June. However, there may be periods in which no distributions are made.

The Fund's distribution amount may include both income and net realised capital gains and any distributions that you receive are generally assessable income. The amount of your distributions is calculated by reference to the number of units held by you in the Fund, relative to the total number of units on issue at the relevant distribution date. Distributions are not apportioned on a pro rata basis for investors who have not held units for the entirety of the relevant distribution period.

You can choose to have your distributions automatically reinvested into additional units in the Fund or paid into the cash account of your nominated Service. Reinvestment of distributions will normally be effective the first day following the end of the distribution period. Distribution payments to your cash account are generally made within 14 working days after the end of the distribution period.

Additional investments

You are able to make additional investments at any time by completing all documentation required by the relevant Service and by complying with its minimum investment requirements.

Withdrawing your investment

Withdrawals are normally processed within 10 working days from the date of receipt of a redemption request. However,at certain times of the year, such as at the end of the financial year, redemptions can take up to 30 working days to be processed. Additionally, you may not be able to withdraw within the usual period if there is a freeze on withdrawals in accordance with the requirement of the law. Redemption requests should be submitted to the relevant Service in accordance with their procedures. The redemption price of units is the unit price calculated on the day of receipt of a redemption request by the Fund Manager in accordance with their internal cut-off times.

3. Benefits of investing in the Fiducian Fixed Interest Fund

The significant features of the Fiducian Fixed Interest Fund are as follows:

1. Well researched investment strategy

Using the Manage the Manager System of investment management for the Fiducian Funds, we invest in a blend of well researched funds selected for the expertise of their managers and on the basis of the complementarity of their investment styles. The investment process adopted by Fiducian involves analysis of the business cycle and the global economic environment to determine tactical asset allocation decisions.

This process is designed to enable the Fiducian Funds to be invested relatively more defensively in times of uncertainty, and relatively less defensively at other times. However, the funds are to remain within specified asset sector ranges at all times, in consequence always being 'true-to-label'. Careful and prudent investing under this system aims to provide investors with the proven benefits of diversification which, over time, aims to deliver better than average returns with reduced volatility.

2. Investment philosophy

Our goals when managing the Fund are:

- To add value for investors through understanding and controlling the trade-offs between investment risk and return over particular time periods;
- To exceed the benchmark, which is a composite index made up of the Bloomberg AusBond Composite 0+ Yr Index, Bloomberg Global Aggregate Index (AUD Hedged), Bloomberg AusBond Govt Infl 0+ Yr Index and the Bloomberg AusBond Bank Bill Index (the 'Fiducian Fixed Interest Composite Index'), over rolling 3-year periods;
- To provide full, fair and timely investment information to investors and their Financial Advisers;
- To keep our products true-to-label.

3. Highly structured and rigorous investment process

Our Investment Team undertakes continuous analysis of leading investment managers in Australia and overseas, reviewing policy, personnel and performance. We use this information and our analysis of the stage of the business cycle to select investment managers and to allocate money between selected managers. Experienced managers are selected for the diversification and performance benefits they may provide through their particular investment styles. Portfolio exposures, operations and performance of all of our investment managers are routinely monitored.

Discussions are regularly held with our investment managers to ascertain their current thinking about markets and economies in which they operate and to consider their analyses of their investments and performance. In this way we can assess whether each manager remains 'true to- label' and is not unduly influenced by such things as changing staff, changing investment trends and fashionable investment market themes. This process assists us in our continuing process of manager selection and manager weighting.

4. The better team wins rather than a single star

Leading investment managers with different, specialist investment skills have been combined into a cohesive offering of well- blended funds. Selected investment managers are charged with creating consistent performance over a long-term investment horizon. However, it is understood that during different economic conditions, in different markets and in different asset sectors, investment managers could deliver a range of good or poor investment returns. This is why Fiducian offers its carefully researched selection of blended funds.

5. Continual research

Our skilled Investment Team continually reviews investment managers in Australia and overseas to find those suitable to be managers within the Fiducian Funds. The best prospects must then pass through a number of critical filters before they qualify for selection. Fiducian also undertakes thorough analysis of the business cycle and the global economic environment to enable informed asset allocation decisions.

6. Always striving to improve

Fiducian constantly monitors the Fund's underlying investment managers to ensure that they maintain their investment styles and processes. From time to time investment managers may be removed and new managers appointed if the Investment Team's research so warrants.

The key benefits of investing in the Fund for you and your Financial Adviser are as follows:

- Access to Fiducian's proven Manage the Manager System of managing investments
- Diversified exposure to a broad range of leading investment managers
- Active asset allocation decisions
- Tactical tilting, based on economic and market analysis, between investment manager styles and disciplines as well as between asset classes, to manage risk and enhance returns

There is more information that explains 'The Fiducian Manage the Manager System' found at fiducian.com.au/investments/manage-the-manager-system/ or ask your Financial Adviser for a copy. Up to date information on your investment including underlying investment managers, performance reports and commentary can be found at *fiducian.com.au/investments/fiducian-fixed-interest-fund/*

4. Risks of managed investment schemes

Even the simplest of investments carry a certain level of risk. The value of an investment with a higher level of risk will tend to rise and fall more often and by greater amounts than an investment with a lower level of risk. In other words, an investment with a higher level of risk is likely to be more volatile than those with less risk.

When considering your investment it is important to understand that:

- The value of your investment and its returns will vary over time
- Assets with higher long-term return potential usually have higher levels of risk
- Returns are not guaranteed and you may lose some of your money
- Past performance and returns are not indicative of future returns or performance, and
- Laws affecting the registered managed investment schemes may change in the future.

Individual risk profile

Your individual circumstances may affect the level of risk that you are willing to take and therefore, the potential return on your investments. Factors that you and your Financial Adviser need to consider include:

- Your age and investment goals
- Your investment timeframe
- Your other assets
- Your risk tolerance

The value of your investment in the Fund is likely to be affected by a wide range of factors, which include:

1. Investment risks

The value of any investment is likely to be affected by a wide range of variable factors, which include economic influences such as economic growth in the domestic Australian economy and the major international economies, the movement of interest rates and inflation, the level of consumer and investor confidence, exchange rate movements, monetary and fiscal policy initiatives, corporate profitability and individual investment manager decision-making.

2. Market risk

Market risk is essentially the risk of adverse market movement in any of the underlying markets in which an investment is held. Market risk can be driven not only by economic fundamentals but also by political or legislative developments. We undertake careful and thorough research with the aim of fine tuning asset sector allocation over time to best position our funds for perceived likely developments in the global and domestic economic environment.

3. Interest rate risk

Cash and fixed income investments can be impacted by changes in interest rates. While capital gains may be earned from fixed income investments in a falling interest rate environment, capital losses can occur in a rising interest rate environment. The potential for capital gain or loss tends to increase as the term to maturity of the investment increases.

4. Security specific risk

Individual securities, such as company shares or corporate bonds or even government bonds may be affected by changes in management practices, business activities or government policies. Such influences can push specific security values up or down at different times and in turn, affect the value of a fund that is invested in these securities. We utilise Fiducian's Manage the Manager System process to diversify, as far as possible, any individual security risk.

5. Underlying manager risk

Potential risks to underlying investment managers within the Manage the Manager System employed by us for the Fiducian Funds include that key individual managers or analysts could leave their employer, that fees and expenses could rise or that their investment style does not align with the style disclosed to Fiducian. Fiducian has an in-depth and rigorous process for the selection and monitoring of all underlying investment managers, which aims to minimise the potential risk that such occurrences could have for investors in any of the Fiducian Funds.

6. Liquidity risk

In certain circumstances some of the underlying securities in which the Fund has invested could become illiquid (unable to be converted into cash) which may mean part or all of your investment may not be available for an extended period of time. Whilst all securities held within the Fund must have been publicly traded at the time of acquisition, through corporate actions / events the Fund may have exposure to securities which are not publicly traded i.e. are privately held. Privately held securities may have a higher risk of loss and may be difficult to independently value and to sell due to their private nature. Where such securities do become publicly traded again, the price may differ materially from the price previously used when calculating the Fund's unit price. Where the Fund has exposure to privately held securities these may increase its unit price volatility, its potential to underperform its benchmark, and its potential for loss.

Understanding past performance

Past performance is not a reliable indication of future performance. You should not base your investment decision on past returns alone. We recommend you speak to your Financial Adviser before making any investment decisions.

No guarantee

While Fiducian takes all reasonable care and employs qualified personnel, the value of your investment could decline and no guarantee expressed or implied can be given or is given that the value of the Fund will be maintained. Given the nature of investment markets, Fiducian cannot and does not guarantee the performance, income or retention of capital of any of your investments.

5. How we invest your money

Warning: Prior to choosing to invest in the Fiducian Fixed Interest Fund, you should consider: (1) the likely investment return; (2) the investment risk; and (3) your investment timeframe, associated with your investment.

The Fiducian Manage the Manager System is a Multi Manager, Multi Style and Multi Disciplined process with a Tactical Asset Allocation overlay. Fiducian Funds are constructed using a number of investment managers, each employing a different investment style. In our funds, we also actively manage the Asset Allocation of funds to smooth the volatility of potential asset sector performance. The following table sets out the key features of the Fund:

Investment description	The Fiducian Fixed Interest Fund is intended to provide a secure return with low risk of capital loss relative to other investment categories. Approved investments include, but are not limited to, fixed and variable rate debt instruments, fixed interest instruments (including income generating asset backed securities), Australian Dollar term deposits and cash equivalent securities. Fiducian has the capacity to employ both active and passive underlying strategies in order to gain exposure to these securities.
Manager's recommended investment timeframe	The Fund is likely to be suitable for short-term investors or investors who may wish to access the Fund for regular income payments. It is recommended that investment in the Fund be undertaken for at least 3 years.
Objective	The relevant benchmark is the Fiducian Fixed Interest Composite Index. The objective is to exceed the benchmark (before fees) over rolling 3-year periods.
Expected risk level	Risk band: 3 **(1 – Very Low to 7 – Very High)** Risk label: Low to Medium (Based on an estimate of 1 to less than 2 negative annual returns in any 20-year period)
Asset Classes	The Fiducian Fixed Interest Fund has the following asset sector exposures:

	Benchmark Asset Allocation Range*	**Benchmark Asset Allocation**
Fixed Interest	90% - 100%	95%
Cash	0% - 10%	5%

*** Please note:** There may be circumstances which cause the Fund to be temporarily outside its Asset Allocation Ranges. These could include such circumstances as the following: the commencement of the Fund, when investments into or withdrawals out of the Fund are made, when changes in investment managers occur, and when significant market movements occur. Fiducian only controls and monitors Cash at the Fund level. Underlying investment managers and funds may hold cash within their portfolios which may vary according to ranges permitted in their mandates or PDSs as they apply.

Switching

You have the flexibility to change the investment options in your portfolio at no cost (other than buy-sell spread), subject to the minimum investment conditions of your Service.

Labour standards, environmental, social or ethical considerations

In the process of selecting, retaining or realising investment products, we utilise a thorough and rigorous selection process for underlying managers. We only select known managers within the funds management industry as part of this process. These investment managers are governed by their own legal systems, which should be responsible for standards for labour, environmental, social and ethical issues.

We do not take these issues into account in our investment decisions. Underlying managers may or may not do so. At present, many of our underlying managers are signatories of the United Nations supported Principles of Responsible Investment (UNPRI). Details of the UNPRI and the underlying managers compliance with those requirements can be found at www.unpri.org.

How to get updated information

We make changes to the Fund at our discretion including, but not limited to, terminating the Fund. Changes may be made without prior notice, (other than for an increase in fees) including but not limited to, changes to the investment strategy, asset allocation, investment managers and other service providers to the Fund.

There is more information that explains 'The Fiducian Manage the Manager System' found at fiducian.com.au/investments/manage-the-manager-system/ or ask your Financial Adviser for a copy. Up to date information on your investment including underlying investment managers, performance reports and commentary can be found at *fiducian.com.au/investments/fiducian-fixed-interest-fund/*

6. Fees and costs

Did You Know?

Small differences in both investment performance and fees and costs can have a substantial impact on your long term returns. For example total annual fees and costs of 2% of your account balance rather than 1% could reduce your final return by up to 20% over a 30 year period (for example, reduce it from $100,000 to $80,000). You should consider whether features such as superior investment performance or the provision of better member services justify higher fees and costs. You may be able to negotiate to pay lower fees. Ask the Fund or your Financial Adviser.

To Find Out More

If you would like to find out more, or see the impact of the fees based on your own circumstances, the **Australian Securities and Investments Commission (ASIC)** website (www.moneysmart.gov.au) has a managed funds fee calculator to help you check out different fee options.

6. Fees and costs (continued)

This section shows fees and other costs that you may be charged. These fees and costs may be deducted from your money, from the returns on your investment or from the assets of the managed investment scheme as a whole.

Taxes are set out in another part of this document.

You should read all the information about fees and costs because it is important to understand their impact on your investment in the Fund.

You will need to consider the fees and other costs of your Service when calculating the total cost of your investment.

Fees and costs summary: Fiducian Fixed Interest Fund

Type of Fee or Cost	Amount	How and when paid
Ongoing annual fees and costs		
Management fees and costs The fees and costs for managing your investment:		
Management Costs	0.20% p.a.	This cost is deducted by the Fund Manager from the net asset value of the Fund and is calculated daily.
Estimated Custody Fee and other Expense Recovery	0.02% p.a.	The custody fee is charged by the Custodian on a monthly basis for safekeeping of securities of the Fund. The Fund's constitution enables us to be reimbursed from the Fund for Fund expenses, not being management costs. Such expenses include Government regulatory fees and levies, tax compliance costs and audit fees. This estimate is based on custody fees and expenses recoveries paid in the 2025-26 financial year.
Cash Management Returns	0.00% p.a.	Fiducian may retain up to 0.40% p.a. from returns earned from cash account monies.
Performance fees Amounts deducted from your investment in relation to the performance of the product.	Nil	
Transaction costs The costs incurred by the scheme when buying or selling assets.	0.00%	The estimated net transaction costs for the Fund is 0.00%, which is derived from the estimated total transaction costs of 0.00% and estimated recovery amount from the buy/sell spread of 0.00% which is retained in the Fund. This estimate is based on transaction costs paid in the 2025-26 financial year.
Member activity related fees and costs (fees for services or when your money moves in or out of the product)		
Establishment fee The fee to open your investment.	Nil	
Contribution fee The fee on each amount contributed to your investment.	Nil	
Buy–sell spread An amount deducted from your investment representing costs incurred in transactions by the scheme.	0.10% / 0.10%	The buy-sell spread is retained by the Fund to cover the costs of buying and selling assets.
Withdrawal fee The fee on each amount you take out of your investment.	Nil	
Exit fee The fee to close your investment.	Nil	
Switching fee The fee for changing investment options.	Nil	

Total Management Costs

Management costs include all fees and costs incurred by the Fund, including fees charged by underlying investment managers, but exclude transaction costs and member activity fees. These Management Costs are not separately charged to you and are incorporated within the unit price, where the costs are calculated and accrued daily and paid monthly to the responsible entity and usually quarterly to underlying investment managers of the Fund.

Financial adviser fee

If you consult a Financial Adviser you may also pay an additional fee that will be set out a Statement of Advice and charged as agreed between you and that Financial Adviser.

Can fees change?

All fees can change. Reasons might include changes in economic conditions or changes in regulations. 30 days' notice of a change in fees will be given.

6. Fees and costs (continued)

Example of annual fees and costs

This next table gives an example of how the ongoing annual fees and costs for this product can affect your investment over a 1-year period. You should use this table to compare this product with other products offered by managed investment schemes.

Example: The Fiducian Fixed Interest Fund

Balance of $50,000 with total contributions of $5,000 during year

Contribution fee	0%	For every additional $5,000 you put in, you will be charged $0.
PLUS Management fees and costs	0.22% deducted indirectly	**And,** for every $50,000 you have in the Fund you will be charged or have deducted from your investment $110 each year.
PLUS Performance fees	Nil	**And,** you will be charged or have deducted from your investment $0 in performance fees each year.
PLUS Transaction costs	0.00%	**And,** you will be charged or have deducted from your investment $0 in transaction costs.
EQUALS Cost of Fund		If you had an investment of $50,000 at the beginning of the year and you put in an additional $5,000 during that year, you would be charged fees and costs of **$110*** for that year. **What it costs you will depend on the investment option you choose and the fees you negotiate.**

Note: Fees and Costs are calculated to 2 decimal places

* This example assumes there is no variation in the value of your investment and the additional investment of $5,000 is made at the end of the period.

Additional fees may apply as described below in the Additional explanation of fees and costs – member activity fees and costs.

There is a calculator provided by ASIC on its MoneySmart website which can calculate the effect of fees and costs on account balances.

Please Note: Consistent above average investment performance can also have a positive bearing on your account. A low fee and relatively poor investment performance could, in instances, give a worse result than a higher fee and superior investment performance. You should speak to your Financial Adviser and seek advice.

Additional explanation of fees and costs – member activity fees and costs

Buy-Sell Spread 0.10% / 0.10%

This is the difference between the entry and the exit price for units in a Fund. The buy-sell spread is retained by the Fund to cover the costs of buying and selling assets. We apply the buy-sell spread to fairly share these costs between investors entering and leaving the Fund.

Instructions may be received to buy investments and to sell investments in the Fund from different investors or the same investor, e.g. a platform or trust fund. When this happens, we may offset the instructions so that only one net buy request or sell request is made to the relevant Fund Manager.

This process of offset is called Netting. Netting may reduce transaction costs and up to 70% of the benefits arising from netting may be kept by the platform operator, administrator or Fiducian. This does not represent an additional cost to you. This is already included as part of the buy-sell spread.

Buy-sell spread example: If you make a $50,000 investment in or withdrawal from the Fund, you will incur a buy-sell spread of $50.

7. How managed investment schemes are taxed

Tax

Registered managed investment schemes generally do not pay tax on behalf of investors. However, we may be required to withhold tax from each distribution at the relevant withholding tax rates under certain circumstances.

In all likelihood tax will be payable on your investments in the Fund. Your tax liability will depend on any income and capital gains generated by the Fund to which you are entitled, your personal circumstances and the Service through which you invest. So it is important that you seek professional advice before you invest or deal with your investment.

The Fund does not pay tax on your behalf. The Fund or the Service will send you all the information you need each year for you to complete your tax return.

Please also refer to the disclosure document of your Service for further information.

GST

Fees, costs and commissions include Goods & Services Tax (GST) where applicable unless otherwise specified.

Government charges

Government charges for lodgements and taxes, including stamp duty and GST, will be paid by each Fund as appropriate.

8. How to apply

Investment into the Fund is made through the Fiducian Investment Service or other Service. In addition to reading this document you should read the disclosure document of the relevant Service and complete the relevant application form. We recommend that you seek advice from your Financial Adviser before making any investment decisions.

The offer contained in this PDS is only available for those obtaining this information within Australia. Applications cannot be accepted from outside Australia. You should contact your Financial Adviser or Service provider for any investor queries.

Cooling off period

If investing directly in the Fund, a 14-day cooling-off period applies to your initial investment. However, if you decide that the investment does not meet your needs, then simply advise us in writing and we will redeem your investment.

The amount redeemed to you under the cooling off provisions may be less than the amount you invested. The amount redeemed will be based on the sell price applicable on the day the request is received and may be reduced by tax or duty paid or payable by you to facilitate the redemption to you.

The right to cool off may not apply if you invest indirectly via a Service. For details about your rights, please refer to the disclosure document of the Service you are using.

Enquiries & Complaints - Contact us:

If you have an enquiry, complaint or wish to receive a copy of our Client Guide to Dispute Resolution process, please contact your Financial Adviser or Fiducian:

Phone: 1800 653 263 (Toll Free)

Email: info@fiducian.com.au (Enquiries)
ComplaintsManager@fiducian.com.au (Complaints)

Web: fiducian.com.au

Mail: GPO Box 4175, SYDNEY NSW 2001

If you are dissatisfied about a decision or have a complaint you feel has not been adequately resolved, then you have the right to lodge a complaint with:

The Australian Financial Complaints Authority

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority
GPO Box 3, MELBOURNE VIC 3001