



Kwala Fund

FINANCIAL SERVICES GUIDE

7th April 2022
Kwala Pty Ltd (Kwala)
ACN 644 816 295
AR 001295262

Level 5, 255 George Street
Sydney NSW 2000

Contact via website www.kwa.la
hello@kwalainvest.com

About this guide

It is important that you read this Financial Services Guide (FSG). It contains information to help you decide whether to use any of the financial services offered by Kwala Pty ACN 644 816 295 AR 001295262) (**Kwala, we, our, us**) including:

- (a) who we are and how to contact us
- (b) the products and services we provide
- (c) how we are paid and who pays us
- (d) how we maintain your personal information, and
- (e) how you can access our complaints handling arrangements.

If you would like further information, please ask us.

About Kwala

Kwala is the founder and promoter of an investment vehicle that seeks to increase accessibility to responsible and climate friendly investing through a single investment option. This investment is made available through the Kwala mobile application.

You can contact Kwala at:

Post: Level 5, 255 George Street Sydney NSW 2000
Email: hello@kwalainvest.com

Phone: 1800-KWALA1

Website: Contact via website www.kwa.la

The Kwala Fund ARSN 657 530 277 is a registered managed investment scheme structured as an Australian unit trust. The Kwala Fund is registered with the Australian Securities and Investments Commission. It's managed by Cache Investment Management Pty Ltd (described below) and interests in the Kwala Fund are issued by a licensed professional trustee company.

The products and services we provide

We are authorised to provide various financial services to retail and wholesale clients, including:

Dealing in a financial product

- (a) by applying for, acquiring, varying or disposing of various financial products on behalf of another person, including in respect of deposit and payment products (including non-cash payment facilities), managed investment products and securities.

Providing general advice

- (b) by providing general advice in relation to deposit and payment products (including non-cash payment facilities), managed investment products and securities.

As we provide general advice, which isn't tailored to your personal circumstances or financial requirements, you should consider whether it's appropriate for you and obtain independent financial advice before making any investment decisions.

About our licensee

We are an authorised representative of Cache Investment Management Pty Ltd ACN 624 306 430 AFSL 514 360 (Cache), who is an Australian financial services licensee.

We are authorised to provide financial services on Cache's behalf in relation to basic deposit products, securities and interests in managed investment schemes (such as the Kwala Fund).

You can contact Cache at:

Phone: 1300 122 243
Post: 2/6 James Street, Manly NSW 2095
Email: hello@cacheinvest.com.au
Website: www.cacheinvest.com.au

Cache is responsible for those financial services provided by Kwala as its authorised representative and has authorised Cache to distribute this FSG. Cache and Kwala are not related entities.

Product disclosure statements

When we provide information to you about our financial products, we'll give you a product disclosure statement (PDS) or other disclosure document in relation to those products. These documents contain important information about our financial products, including their key benefits, risks, features and fees.

They will help you make an informed decision about our products, so read the relevant PDS or disclosure documents carefully.

You can download a copy of the PDS for any of our financial products at kwa.la/PDS.pdf.

How to give us instructions

You can contact us directly with any instructions relating to our financial products. This includes giving us instructions electronically (including via the Kwala mobile application), by phone or in writing. We will need to be satisfied that we have verified your identity before proceeding.

Digital

We are a fully digital company and we will communicate with you about our products and services in digital form (where possible). By asking us to provide financial services to you (including by applying for a financial product), you agree to receive communications in digital form only.

How we're paid

If you decide to invest in a product we offer, we will receive fees for managing that product.

Kwala

When you invest in the Kwala Fund, we receive some or all of the fees that Cache receives as fund manager.

The amount of Cache's fees will depend on the amount of your investment and are set out in full in the PDS for Kwala, which is available at kwa.la/PDS.pdf. Those fees are paid out of the funds invested in the product or the money you use to acquire the product, or are direct debited from your linked bank account.

The portion of Cache's fees received by Kwala will vary depending on the scale of the product. If you would like further information about the fees we collect, please ask us.

Staff remuneration

Our staff receive a salary plus superannuation, and may receive bonuses, shares or options in Kwala and other benefits from time to time.

No commissions

We do not pay commission to any staff or other third parties, such as financial advisers.

Professional indemnity insurance

We have professional indemnity insurance, which provides cover for claims by retail clients that relate to the financial services that we and our representatives provide. This satisfies the compensation arrangements required under section 912B of the *Corporations Act 2001* (Cth). We are also covered for claims against former representatives while they acted on our behalf. You do not have a direct right to claim under this insurance.

Your privacy

We're committed to respecting your privacy. The *Privacy Act 1988* (Cth) regulates how we handle your personal information, including how we collect, disclose and secure it.

In general, we collect your personal information to provide the products and services you request, and efficiently manage and administer those products and services. We may also use your information to provide information about other products and services that we think might interest you and to comply with legislative and regulatory requirements, prevent fraud, crime or other activity that may cause harm in relation to our products or services, and help us run our business.

Your personal information may be provided confidentially to external service providers, including the custodian, auditors, taxation advisers, legal advisers and information technology consultants. It may also be provided to our related companies to assist us with functions relating to managing your account.

Additionally, your personal information will be disclosed if required by law to do so. You have the right not to provide us with any personal information. However, we may not be able to provide the product or services you request.

For more information about how we handle your personal information, how you can access, correct and

update your personal information and how we manage privacy related complaints, refer to our Privacy Policy available on our website at www.kwa.la.

If you would like a link to a digital copy, please email us at hello@kwalainvest.com and we will send you a copy free of charge.

How we deal with complaints

We want to ensure you have a good experience with us. If you are dissatisfied or have a complaint, please contact us at hello@kwalainvest.com or Contact via website at www.kwa.la.

We'll acknowledge your complaint within 1 working day and aim to resolve your complaint within 30 days.

If an issue has not been resolved to your satisfaction, you can request that the complaint be escalated to MSC for review. You can also lodge a complaint with the Australian Financial Complaints Authority (AFCA) (an independent and free dispute resolution body). Before AFCA can investigate the matter, you must have first given us the opportunity to review it.

The contact details for AFCA are:

Australian Financial Complaints Authority
Telephone: 1800 931 678 (free call)
Post: GPO Box 3 Melbourne VIC 3001
Email: info@afca.org.au
Website: afca.org.au