
JPMorgan Asset Management (Australia) Limited

Level 31, 101 Collins Street

Melbourne, VIC 3000

ABN: 55 143 832 080

AFSL No: 376919

Telephone number: 03 9633 4000

www.jpmorganam.com.au

1. Financial Services Guide

JPMorgan Asset Management (Australia) Limited is the provider of the financial services described in this Financial Services Guide and is responsible for its content. JPMorgan Asset Management (Australia) Limited is indirectly a wholly owned subsidiary of J.P. Morgan Chase Bank, N.A.

Australian Financial Services Licence Number: 376919

In this guide, when the terms 'we', 'our' or 'us' are used, those terms mean JPMorgan Asset Management (Australia) Limited (ABN 55 143 832 080).

Important Information About This Guide

This document is a Financial Services Guide ("FSG"). It sets out important information to assist you in deciding whether to use any of the financial services we offer.

This FSG contains information about:

- who we are,
- how we can be contacted,
- what services we are authorised to provide to you and the financial products to which those services relate,
- the remuneration paid to us and other persons in relation to those services,
- details of any associations which might affect our services, and
- details of dispute resolution procedures and how you can access them.

This FSG is not intended for 'wholesale clients' as defined by the Corporations Act 2001 (ie professional investors). References to 'you' and 'your' refer to potential investors who are not 'wholesale clients'.

This FSG contains only general information on the financial services we offer to retail clients. Please contact us if you should require any further information on any of the financial services described in this FSG.

2. How can you contact us?

You can contact us by:

- phone: 03 9633 4000
- post addressed to:
JPMorgan Asset Management (Australia) Limited
Level 31, 101 Collins Street,
Melbourne, VIC, 3000

3. What financial services are we likely to provide to you?

Under the terms of our Australian Financial Services ("AFS") licence, we are authorised, among other things, to provide general financial product advice to retail clients for the following classes of financial products:

- i. deposit and payment products including basic deposit products; deposit products other than basic deposit products; and non-cash payment products
- ii. derivatives;

- iii. foreign exchange products
- iv. debentures, stocks or bonds issues or proposed to be issued by a government
- v. interests in managed investment schemes excluding investor directed portfolio services; and
- vi. securities.

The full scope of our AFS licence is available from us upon request.

You may have received this FSG because a registered user of the J.P Morgan Market Insights mobile application (“App”) has shared content of the App with you using its share contents email forward function..We are not acting for any other party with regard to the provision of the App and the contents thereof.

If you invest in any of the funds which we manage this will be on the basis of financial advice provided to you separately; for example, by your financial adviser or an intermediary.

No personal advice to retail clients

We do not and will not provide you with personal advice. Any content that is made available to you will contain factual information and/or general advice only. Any general advice does not take into account your individual circumstances, objectives, or needs.

Accordingly, before acting on any content made available to you, you will need to consider it’s appropriateness having regard to your particular circumstances, as well as any additional warnings, disclaimers or qualifications, and you must make your own independent decisions regarding anything mentioned in the content provided to you.

4. What interests, relationships or associations exist which might influence us in providing you with the financial service?

Potential conflicts may arise between the interests of investors, ourselves and our related parties and other parties (including service providers appointed by us). We have statutory and common law fiduciary duties to manage conflicts of interest, act in the interests of investors and, if there is a conflict, give priority to investors’ interests and/or duties (as applicable). We have adopted conflict of interest policies aimed at ensuring that any potential conflicts of interest that could impact the services provided to you are managed, disclosed or removed.

The content on the App contains the views and opinions of our staff including economists and portfolio managers.

5. How are we, and others, paid for the financial services which we provide to you?

If you acquire one of our products, we will receive remuneration in relation to your investment in that financial product. Where permitted by law, this remuneration may include contribution fees, withdrawal fees and management fees applicable to the particular financial product or service. We may also be entitled to recover expenses incurred on behalf of the financial product or service.

We may enter into transactions with other J.P. Morgan entities or appoint other J.P Morgan entities to provide services, including administration and custody services, to the financial products and services we offer and such J.P. Morgan entities will receive remuneration for acting in such capacity.

The remuneration and costs that we receive in connection with each financial product is set out in the PDS for such financial product you acquire or in an individual contract for services with us.

We do not pay any fees to advisers. We may sponsor events which advisers attend. We may also pay annual fees to platform providers to maintain our funds on their platforms. Advisers may use these platforms to make investments in our funds. If such payments are made, they are payable out of our management fees we receive and are not an additional cost to you.

6. How are our staff members paid for the financial service which we provide to you?

Employees of J.P. Morgan who are involved in the provision of financial services do not receive any payments solely related to the provision of such financial services. Our staff receive an annual salary, discretionary bonus and other benefits from us.

The amount of compensation is based upon a number of factors, including performance against objectives, competitive factors and overall firm revenues.

7. Compensation arrangements

We have in place a compensation arrangement in respect of any loss or damage suffered by you due to a breach by us of our regulatory obligations. We may meet your claim from our own available resources, but we also maintain professional indemnity insurance for compensation, as required under section 912B of the Corporations Act.

8. Resolving complaints

We are committed to resolving all complaints in a professional, fair and expeditious manner.

If you wish to make a complaint

Please make any complaint you may have in writing, addressed to:

Head of Compliance
J.P. Morgan Asset Management
Level 18, 85 Castlereagh Street,
Sydney NSW 2000.

The complaint should outline the facts, your concerns and what you are seeking from us to resolve your complaint.

We will endeavour to acknowledge receipt of your complaint within a reasonable period of time. In most circumstances, complaints will be investigated and a response provided within 45 days, though a longer period may be required if your complaint is complex or the investigation takes more time than expected.

If we cannot resolve your complaint to your satisfaction

While we will make every effort to resolve your complaint with you directly, if your complaint has not been resolved to your satisfaction, we will notify you of your right to lodge a complaint with the Australian Financial Complaints Authority (AFCA) and we will provide you with a Complaint Handling Guide – Australia.

To get further advice or to lodge a complaint with the AFCA, the appropriate contact is:

- By phone: 1800 931 678
- By post:
Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001
- By email: info@afca.org.au
- Online: www.afca.org.au

9. Privacy

We recognise the importance of the personal information we hold about individuals and the trust they place in us. We are committed to safeguarding your personal information in accordance with the requirements of the Australian Privacy Principles of the Privacy Act 1988. In general, we will use or disclose such information collected about you for a purpose you would reasonably expect, a purpose required or permitted by law, or a purpose otherwise disclosed to, or authorised by you.

Our full privacy policy can be found on our website: www.jpmorganam.com.au