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 its 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 have established procedures for dealing with complaints. If you wish to make a complaint we can be contacted by phone on 1800 576 468 or by writing to:

Compliance Manager  
J.P. Morgan Asset Management  
Level 18, 85 Castlereagh Street  
Sydney NSW 2000  
Email: jpmorgan.funds.au@jpmorgan.com

The maximum response timeframe is 30 days for standard complaints. Other types of complaints and complex complaints may have a different maximum response timeframe. We will let you know if a different maximum response timeframe will apply to your complaint.

We are committed to ensuring our complaints process is accessible to all clients and will work with you to discuss your complaint via your preferred method of communication where possible.

National Relay Service – TTY 1800 555 630

If you are deaf or have a hearing or speech impairment, you can phone us through the National Relay Service. Visit their website at http://relayservice.gov.au/ or call the Helpdesk on 1800 555 660 (TTY 1800 555 630).

Translating and Interpreting Service – 131 450

If you have difficulty speaking or understanding English, you can call the interpreting service, TIS National. TIS National will then call us with an interpreter so we can help you with your query.

If you are not satisfied with the outcome, the complaint can be referred to the Australian Financial Complaints Authority (AFCA), an external complaints resolution scheme in which we hold a membership.

You can contact AFCA on 1800 931 678, or by writing to:

Australian Financial Complaints Authority  
GPO Box 3  
Melbourne VIC 3001  
Email: info@afca.org.au  
Website: 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](http://www.jpmorganam.com.au)