



FINANCIAL SERVICES GUIDE

CAPITAL GUARD AU PTY LTD
ACN 168 216 742, ABN 48 168 216 742, ASFL 498434



FINANCIAL SERVICES GUIDE (FSG)

Issued by Capital Guard AU Pty Ltd

ACN 168 216 742

ABN 48 168 216 742

ASFL 498434

Website www.CapitalGuard.com.au

24/7 Hotline 1300 712 528

Office Landlines +61 2 8551 2719

Address Level 36, 1 Macquarie Place, Sydney NSW 2000 AUSTRALIA

Welcome to Capital Guard

Capital Guard AU Pty Ltd is an Australian company regulated by the **Australian Securities and Investments Commission (ASIC)**. We hold **Australian Financial Services Licence (AFSL No. 498434)**, which authorises us to provide certain financial services to retail and wholesale clients.

Capital Guard AU Pty Ltd (AFSL No. 498434) is authorised by the Australian Securities and Investments Commission (ASIC) to provide both general and personal financial product advice, and to deal in certain financial products, including bonds and other fixed-income instruments.

This **Financial Services Guide (FSG)** outlines the financial services we provide, our commitment to transparency, and how we work to protect and enhance your financial future.

1. Purpose of This Financial Services Guide

This Financial Services Guide (FSG) has been prepared and issued by Capital Guard AU Pty Ltd ("Capital Guard", "we", "us", or "our"), holder of Australian Financial Services Licence (AFSL) No. 498434. The purpose of this FSG is to assist you in deciding whether to use any of the financial services we provide. It contains important information about:

- Who we are and how to contact us;
- The financial services and products we are authorised to provide;
- How we are remunerated;
- Any associations or relationships that could influence our advice;



- Our internal and external dispute resolution procedures; and
- How we manage your privacy.

This document is provided in accordance with the **Corporations Act 2001 (Cth)**, specifically sections **941A–941D**, and complies with **ASIC Regulatory Guides 168, 175, 133, 126, and 271**.

Please read this document carefully. Should you have any questions, our team is available to provide clarity.

2. About Capital Guard

Capital Guard AU Pty Ltd is an Australian financial services company regulated by the **Australian Securities and Investments Commission (ASIC)**. We specialise in the acquisition, custody, and administration of fixed-income securities, primarily **bonds issued by reputable third-party institutions**.

Capital Guard provides services to both **retail and wholesale clients** as defined under sections 761G and 761GA of the **Corporations Act 2001 (Cth)**.

Contact details:

Website www.CapitalGuard.com.au

24/7 Hotline 1300 712 528

Office Landlines +61 2 8551 2719

Address Level 36, 1 Macquarie Place, Sydney NSW 2000 AUSTRALIA

We are a member of the **Australian Financial Complaints Authority (AFCA)** and maintain **Professional Indemnity (PI) Insurance** in compliance with **section 912B of the Corporations Act 2001** and **ASIC Regulatory Guide 126**.

1. Our Financial Services

Under our AFSL, Capital Guard AU Pty Ltd is authorised to:

- Provide **general and personal financial product advice** on certain classes of financial products; and
- Deal in financial products, including applying for, acquiring, varying, or disposing of a financial product on behalf of another person.

Our licence covers the following financial products:

- Bonds and other fixed-income instruments issued by third-party entities;
- Custodial and depository services related to such bonds.

Our current operational scope

While our licence authorises us to provide *personal advice* (that is, advice tailored to your objectives, financial situation, or needs), **Capital Guard currently limits its services to general advice only**. This means any information, commentary, or communication from us is provided without considering your personal circumstances.

If Capital Guard commences the provision of personal advice in the future, clients will receive a **Statement of Advice (SoA)** in accordance with **sections 946A–946C of the Corporations Act 2001**, and this FSG will be updated accordingly.

If at any point Capital Guard commences the provision of personal advice, we will issue a separate **Statement of Advice (SoA)** in accordance with **sections 946A–946C of the Corporations Act 2001**, and this Financial Services Guide will be updated accordingly

1.2. Financial Products We Cover

Our AFSL permits us to provide financial services in relation to:

- **Bonds and fixed-income securities** issued by third-party institutions; and
- **Custodial and depository services** associated with the safekeeping and administration of these financial instruments.

Under our operating model, Capital Guard acquires and holds bonds in its own name as legal owner, while clients hold beneficial entitlements to the returns (coupon and interest) from these investments.

1.3. Nature of Advice and General Advice Warning

While Capital Guard is licensed to provide both general and personal financial product advice, **we currently limit our activities to general advice only**.

1.4. General Advice Warning

Any advice provided by Capital Guard AU Pty Ltd or its representatives is general in nature. It does not take into account your personal objectives, financial situation, or needs. You should consider whether any information or advice is appropriate for your circumstances

before acting on it. You should also obtain and review the relevant **Product Disclosure Statement (PDS)** and seek independent advice where necessary.

Future Provision of Personal Advice

If Capital Guard begins to provide personal advice, clients will receive a **Statement of Advice (SoA)** in accordance with sections **946A–946C of the Corporations Act 2001**, setting out the personal circumstances considered and the basis for the advice.

1.4. Custody and Client Asset Safeguarding

Capital Guard provides custody and client asset services consistent with **ASIC Regulatory Guide 133 (Managed Schemes and Custodial Services)**.

Legal and Beneficial Ownership Structure

- Bonds and other instruments are held **in Capital Guard's name** as legal owner.
- Clients are recorded as **beneficial owners** entitled to interest and coupon payments.
- Client entitlements are maintained through **segregated client registers**.
- Capital Guard performs daily reconciliations and external annual audits of custody records.

2. Interest and Coupon Allocation

Interest and coupon proceeds received from bond issuers are:

- Reconciled daily and distributed to clients according to their beneficial entitlement; and
- Reflected on periodic client statements.
- Capital Guard does not use client funds for proprietary trading, hedging, or unrelated operational purposes.

3. Employee and Representative Remuneration

Capital Guard's employees and authorised representatives receive fixed remuneration and may be eligible for compliance-based performance bonuses. No representative remuneration is linked to product sales volume or specific issuer incentives.

Clients may request further details on all applicable fees and benefits.

4. Fees and Charges

Our fees are structured to provide transparency and value:

Capital Guard may receive the following forms of remuneration:

1. **Service Fees** – direct fees for transaction execution or custody management;
2. **Distribution Fees** – payments from bond issuers for placement or distribution;
3. **Custody Fees** – periodic fees for asset safekeeping and administration.

All fees and charges are disclosed prior to engagement. Capital Guard does not charge hidden fees or undisclosed commissions.

5. investment Risks

Clients acknowledge and accept that all investments in bonds carry inherent risks. These include:

- 1.
2. **Credit Risk** – The bond issuer may fail to pay interest or principal when due. Capital Guard performs due diligence and monitors issuers, but credit risk cannot be eliminated.
3. **Interest Rate Risk** – The value of a fixed-rate bond generally falls when market interest rates rise. Clients may receive less than the initial investment if redeemed early.
4. **Liquidity Risk** – Some bonds may not have an active secondary market. Clients may face delays or lower sale prices if they wish to exit before maturity.
5. **Custody and Operational Risk** – As Capital Guard holds bonds in its own name, administrative or reconciliation failures could affect the timing of payments or account statements. Regular audits and segregation of client funds minimise this risk.
6. **Issuer Redemption Risk** – Bonds that can be redeemed early by the issuer may alter expected income or yield. This is disclosed in each product's documentation.
7. **Inflation and Reinvestment Risk** – Inflation can reduce the real value of fixed payments, and reinvested coupons may earn lower rates if market yields fall.
8. **Legal and FX Risk** – For foreign-issued or foreign-currency bonds, changes in law or exchange rates can affect returns and redemption value.

Please review the company's Risk disclosure statement, PDS (retail clients) or IM (wholesale clients) prior proceeding with any investment.

6. Why Bonds?

Bonds are structured to provide **predictable income streams** through scheduled coupon payments and a defined maturity date. They are often used by investors seeking **income preservation** and more stable cash flows over a specified term.

While bonds may provide more regular income than many other financial instruments, the level of predictability and preservation depends on the creditworthiness of the issuer, market interest rates, and broader economic conditions. Coupon payments and principal repayments are not guaranteed and may be affected by issuer default or market movements.

7. Conflicts of Interest

Capital Guard AU Pty Ltd maintains a strict conflicts of interest framework aligned with section 912A(1)(aa) of the *Corporations Act 2001 (Cth)* and ASIC Regulatory Guide 181 (Licensing: Managing Conflicts of Interest).

Capital Guard does not issue its own financial products and has no controlling interests in the bond issuers it distributes.

All decisions regarding bond acquisition and allocation are made according to objective due diligence criteria.

All known or reasonably foreseeable conflicts are disclosed in the relevant Product Disclosure Statement (PDS) or Information Memorandum (IM) for the product concerned.

If, after the issue of a PDS or IM, Capital Guard becomes aware of a conflict of interest or any information that is materially misleading, inaccurate, or incomplete, Capital Guard may issue a Supplementary PDS or Supplementary IM to ensure full, fair, and timely disclosure.

The Supplementary PDS/IM will clearly identify the change, correction, or new disclosure and will be distributed to all relevant clients prior to or as soon as practicable after the change is made.

Capital Guard is committed to ensuring that clients receive all material information necessary to make an informed investment decision, consistent with ASIC RG 168 (Disclosure: Product Disclosure Statements) and s1012J–s1013E of the Corporations Act.

8. Complaint Handling



Capital Guard maintains a transparent and structured complaint-handling process consistent with **ASIC RG 271**.

Your satisfaction is our priority.

If you have a complaint, we are committed to resolving it quickly and fairly.

Step 1: Internal Resolution

- Acknowledge receipt of the complaint within **1 business day**.
- Provide a final response within **30 calendar days**.
- **Contact Us Directly:**

✉ compliance@capitalguard.com.au

☎ +61 280 754 782

☎ 1300 712 528 (24/7 hotline)

Mail: Level 36, 1 Macquarie Place, Sydney NSW 2000

External Resolution:

If your complaint is not resolved to your satisfaction, you may contact the Australian Financial Complaints Authority (AFCA):

- Phone: 1800 931 678
- Website: www.afca.org.au
- Mail: GPO Box 3, Melbourne VIC 3001

9. Privacy Policy

Capital Guard complies with the **Privacy Act 1988 (Cth)** and the **Australian Privacy Principles (APPs)**.

Personal data is collected, stored, and used solely for lawful business and regulatory purposes.

We may disclose personal data to:

- Regulatory authorities (ASIC, AUSTRAC);
- Custodians, auditors, and service providers; and
- AFCA or legal representatives during dispute resolution.

Clients may access or correct their information by contacting:

compliance@capitalguard.com.au.

Visit our website for our full Privacy Policy.

10. Verification of Licence and Regulatory Oversight

Capital Guard AU Pty Ltd's AFSL authorisation can be verified via the **ASIC Professional Register** at www.asic.gov.au.

We are supervised by the **Australian Securities and Investments Commission (ASIC)** and comply with all reporting, audit, and conduct requirements under the **Corporations Act 2001 (Cth)**.

11. Governance, Version Control, and Review

Version: 1.24

Effective Date: 05/12/2024

Approved by: Board of Directors

Next Review Date: 05/12/2025

This FSG will be reviewed annually, or earlier if there are changes to our authorisations, business model, or applicable regulations.

12. Contact Us

Start Building Stability and Growth Today

Bonds provide the perfect blend of security, income, and flexibility. Let Capital Guard guide you through the bond market, offering professional advice, access to the best opportunities, and a commitment to your financial success.

✉ support@capitalguard.com.au

🌐 www.CapitalGuard.com.au

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