

Financial Services Guide

UCA Funds Management 130 Little Collins Street, Melbourne VIC 3000
ph: (03) 9251 5450 freecall: 1800 996 888 fax: (03) 9650 7074 www.ucafunds.com.au email: info@ucafunds.com.au
UCA Funds Management is a registered business name of Uniting Growth Fund Limited ABN 46 102 469 821 AFSL 294 147.

1. Issue Date

This Financial Services Guide (FSG) is dated 1 May 2010.

2. Purpose and Contents of this Financial Services Guide (“FSG”)

- This FSG is designed to provide you with important information regarding our services prior to providing you with a financial service, including the following:
- Who we are
- How you can contact us
- What services we are authorised to provide
- How we are remunerated for these services
- Any (potential) conflicts of interest we may have; and
- Our internal and external dispute resolution process.

If you would like further information, please ask us.

3. Name of Service Provider & Principal Contact

The Service Provider is UCA Funds Management which is a registered business name of Uniting Growth Fund Limited [ABN 46 102 469 821].

4. Australian Financial Services Licence (“AFSL”) details & financial services provided

Uniting Growth Fund Limited holds an AFSL

[Number 294147] and is authorised to provide general financial product advice, and deal, in relation to non-cash payment products to retail and wholesale clients.

UCA Funds Management offers the following non-cash payment products:

- Direct Offering;
- Direct debit/credit facility; and
- telephone “banking”.

Non-cash payments will also be provided by the Uniting Growth Fund Limited under a s911A Corporations Act 2001 (Cth) intermediary authorisation for the following entities:

- UCA Cash Management Fund Limited [ABN 41 075 948 444]
- UCA Growth Fund Limited [ABN 39 075 948 435]
- Uniting Church in Australia Property Trust (Victoria) [ABN 39 703 442 583]

ASIC Policy Statement 87 exemption

UCA Funds Management also provide general financial product advice, and deal, in relation to a range of managed funds products to retail and wholesale clients, pursuant to the ASIC Policy Statement 87 and ASIC Class Order 02/184 exemption, for the Uniting Church in Australia (Synod of Victoria and Tasmania). Such products include:

- UCA Cash Portfolio
- UCA Growth Portfolio
- UCA Australian Equities Portfolio

- Uniting Growth Fund
- Development Fund
- Funeral Fund

Our managed funds products cater for persons who wish to promote the charitable purposes, and support the work, of the Uniting Church in Australia, and for whom profit considerations are not of primary relevance in their decision to invest.

Money invested with UCA Funds Management in the products offered herein is invested to maximise income in a manner consistent with responsible investment practices and church principles. Surpluses are applied towards the charitable objects, and promotion of interests, of the Church. Please note that the managed funds products offered by UCA Funds Management are not subject to the same Corporations Act (Cth) disclosure requirements as generally apply to registered managed investment schemes, and that we are not required to issue a Product Disclosure Statement, other than for non-cash payment products, nor lodge such document with the Australian Securities & Investments Commission.

5. Contact details of UCA Funds Management

UCA Funds Management
Level 5, 130 Little Collins St,
Melbourne VIC 3000
Tel: (03) 9251 5450
Fax: (03) 9650 7074
Website: www.ucafunds.com.au
Email: info@ucafunds.com.au

6. Method of providing financial services

If you wish to utilise our services you may issue us with instructions in any of the following ways:

- in person; and
- in writing (including email or facsimile, subject to specified conditions).

7. Nature of Advice

Please note that UCA Funds Management does not provide personal advice (advice which takes into consideration one or more of your financial objectives, circumstances or needs). We are obliged to warn you that our general advice provided to you as a retail client does not take account of your objectives, financial situation or needs. Therefore, we recommend that you take all reasonable steps to fully understand the outcomes of specific products and strategies adopted in relation to utilising the services provided by UCA Funds Management.

8. Documentation

UCA Funds Management will provide clients with the relevant documentation to facilitate and confirm requested transactions.

We will also provide you with a Product Disclosure Statement for our non-cash payment products, and an Offer Document for our managed funds products, which detail the terms and conditions applicable to those products, so that you can make an informed decision whether to acquire any such product.

9. Our record-keeping obligations

UCA Funds Management will seek to ensure that comprehensive and accurate records of any general advice provided and transactions undertaken, are properly maintained.

10. Who do we act for?

UCA Funds Management is responsible for the financial services we provide to you under our Australian Financial Services Licence, and doesn't act as a representative of any other licensee in relation to the services or products we provide.

11. Remuneration/commission/benefits expected to be received by UCA Funds Management for provision of financial services

Applicable fees/interest arrangements are detailed in the Offer Document or Product Disclosure Statement for each product.

UCA Funds Management's representatives are remunerated by way of salary and other benefits. No commissions are paid.

12. Disclosure of any relevant conflicts of interest

UCA Funds Management operates under the umbrella of the Uniting Church in Australia (Synod of Victoria and Tasmania) and does not have any relationships or associations otherwise which might influence us in providing you with our services.

13. Dispute Resolution

UCA Funds Management has an internal dispute resolution process in place to resolve any complaints or concerns you may have, quickly and fairly. Any complaints or concerns should be directed to the Complaints Handling Officer (by telephone, facsimile, or letter) at the address and telephone/fax numbers provided in Section 5 of this FSG.

We will seek to resolve and respond to complaints promptly and fairly, and will investigate your complaint, and provide you with our decision, and the reasons on which it is based, in writing.

If you are dissatisfied with the outcome, you have the right to lodge a complaint with the Financial Ombudsman Service [contact details below], an approved external dispute resolution scheme, of which UCA Funds Management is a member [membership no: 12212]. You may also make a complaint via the ASIC freecall Infoline on 1300 300 630.

FOS
GPO Box 3
Melbourne VIC 3001
Telephone: 1300 780 808
Facsimile: (03) 9613 6399
Website: www.fos.org.au
Email: info@fos.org.au

14. Privacy

UCA Funds Management is committed to compliance with the Privacy Act and the National Privacy Principles, and providing you with financial products and services in a manner which ensures your right to privacy is respected.

We only collect, use and retain personal information which is necessary to provide you with access to, and information about, our services.

Where we disclose your personal information to external parties, such as our professional advisers, they are required and committed to protecting your privacy.

If you wish to access or update information we hold about you, please ask us and we will make arrangements for you to do so.

A copy of our privacy policy is available from us. Please contact us if you have any concerns.

15. Professional Indemnity Insurance

Pursuant to s912B of the Corporations Act (and Corporations Regulation 7.6.02AAA), we note that UCA Funds Management maintains adequate professional indemnity insurance to cover the financial services it provides. The policy maintained by UCA Funds Management provides coverage in the aggregate of up to \$15,000,000 to cover claims regarding professional indemnity with an excess of \$100,000 payable by UCA Funds Management per claim. Further information is available upon request.