



Financial Services Guide

Dated: 13 December 2021

Unhedged Pty Ltd (Unhedged)

ACN 646 541 362 AR 001288751

710 Collins Street, Docklands, Victoria 3008

Contact via website unhedged.com.au/contact

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 Unhedged Pty Ltd ACN 646 541 362 AR001288751) (Unhedged, 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 Unhedged

Unhedged is the founder and promoter of an algorithmically invested investment vehicle that offers several investment options, each with a different algorithm and investment strategy, through the Unhedged mobile application.

You can contact Unhedged at:

Post: 710 Collins Street, Docklands, Victoria 3008

Email: support@unhedged.com.au

Website: Contact via website unhedged.com.au/contact

The Unhedged Fund ARSN 655 758 820 is an unregistered managed investment scheme structured as an Australian unit trust. The Unhedged 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 Unhedged 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.

Provide 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 decision.

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 Unhedged 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 Unhedged as its authorised representative and has authorised Cache to distribute this FSG. Cache and Unhedged 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 unhedged.com.au/importantdocuments/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 Unhedged 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.

Unhedged

When you invest in the Unhedged 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 and frequency of your investments and are set out in full in the PDS for Unhedged, which is available at . Those fees are paid out of the funds invested in the product or the money you use to acquire the product.

The portion of Cache's fees received by Unhedged will vary depending on the scale of the product. Please let us know if you would like further particulars.

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 Unhedged 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 at unhedged.com.au.

If you would like a link to a digital copy, please email us at support@unhedged.com.au 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 support@unhedged.com.au or contact via website unhedged.com.au/contact

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

Contact via website:

unhedged.com.au/contact

support@unhedged.com.au

Trustee

Melbourne Securities Corporation
Limited (MSC)
ACN 160 326 545 AFSL 428289
Level 2, 395 Collins Street,
Melbourne Vic 3000
1300 798 790
info@msc.group

Manager and Administrator

Cache Investment Management Pty Ltd
ACN 624 306 430 AFSL 514 360
2/6 James St,
Manly NSW 2095
1300 122 243
help@cacheinvest.com.au

Promoter

Unhedged Pty Ltd
ACN 646 541 362 AR001288751
710 Collins street, Docklands,
Victoria, 3008
Contact via website
support@unhedged.com.au

Custodian

Phillip Capital Ltd
ACN 160 326 545 AFSL 246827
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03 8633 9800
supporttrading@phillipcapital.com.au