



# Financial Services Guide

Goldman Sachs Australia Pty Ltd  
ABN 21 006 797 897  
AFSL 243346

**Effective March 2016<sup>1</sup>**

<sup>1</sup> Amended and updated April 2016 and May 2019.

## Part One

### The issuer of this Financial Services Guide

This Financial Services Guide ("FSG") is issued by Goldman Sachs Australia Pty Ltd ("Goldman Sachs", "we", "us" or "our").

Goldman Sachs holds an Australian financial services licence. Goldman Sachs is a Market Participant and Trading Participant for the purposes of the Operating Rules of ASX Limited; a Participant for the purposes of the Operating Rules of Chi-X Australia Pty Ltd; a Participant for the purposes of the Clearing Rules of ASX Clear Pty Ltd; and a General Settlement Participant for the purposes of the Settlement Rules of ASX Settlement Pty Ltd.

Goldman Sachs can be contacted through the addresses and phone numbers listed at the back of this FSG.

### The purpose of this FSG

Goldman Sachs has contracted with the Commonwealth Bank of Australia ("Company"), to make available to the Company and its subsidiaries, and for the Company and its subsidiaries to provide to their clients (retail and wholesale), research which may constitute general financial product advice. This FSG is provided to assist you when deciding to use these research services, including informing you about the services and the fees, if any, we charge.

This FSG consists of two parts.

Part One includes information about:

- the financial products and services we can provide;
- your privacy and how you can access our privacy statement; and
- how we handle complaints.

Part Two provides information about:

- the significant relationships and associations that Goldman Sachs has; and
- the remuneration that may be paid to us or to other relevant persons in connection with the provision of the service to which this FSG relates.

### The services and products we will provide

Goldman Sachs is authorised to make available to you, general financial product advice, in the form of research, in respect of:

- securities;
- interests in managed investment schemes; and
- other financial products.

The only financial service to which this FSG relates is our provision of such general financial product advice through the Company's and its subsidiaries' platforms. We will not be providing any services in relation to dealings with financial products.

### Who will provide you with general financial product advice?

Goldman Sachs has contracted with the Company to make research reports containing general financial product advice available to you through the Company and its subsidiaries, and the Company's and its subsidiaries' platforms.

In these research reports being made available to you, neither Goldman Sachs nor its related bodies corporate are:

- acting on behalf of the Company, its subsidiaries or any other person;
- providing any financial services on behalf of, or for, you;
- providing personal financial product advice; or
- assuming or accepting any duty or responsibility to you (whether as fiduciary, trustee, adviser, agent, custodian or otherwise).

### Your privacy and personal information

We do not expect that the Company or its subsidiaries will provide us with any of your personal information. If they do, we are committed to protecting your personal information. For further details, including how we use and disclose your personal information and how you can access and update it, please refer to our Privacy Statement. You can access the Privacy Statement for Goldman Sachs and its related bodies corporate by:

- visiting our website at [www.goldmansachs.com/privacy-and-security/index.html](http://www.goldmansachs.com/privacy-and-security/index.html); or
- writing to: Privacy Officer Goldman Sachs Australia Group Holdings Pty Ltd, GPO Box 2050, Melbourne Vic 3001.

By accessing our research, you also agree and specifically consent to us collecting your personal information from, and disclosing it to, Financial Services Protection Limited ("FSPL"), for the purposes of client due diligence and sharing information about you with other members of FSPL.

### How we handle complaints

If you have a complaint, please write to:

General Counsel  
Goldman Sachs Australia Group Holdings Pty Ltd  
GPO Box 2050  
Melbourne Vic 3001

When dealing with a complaint that you have submitted to us in writing:

- we will provide written acknowledgement of our receipt of your complaint in the first instance; and
- we will investigate your complaint and provide a written response - we aim to do so within 30 days.

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers:

Website: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Telephone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

You can also lodge your complaint with the Australian Securities and Investments Commission (ASIC) by calling 1300 300 630.

### Compensation Arrangements

We have Professional Indemnity Insurance cover which we believe satisfies the requirements under section 912B of the Corporations Act 2001 (Cth) having regard to:

- the liabilities which may arise out of our membership of the Australian Financial Complaints Authority; and
- our financial services business.

Our Professional Indemnity Insurance covers the conduct of our representatives and employees while engaged by us and

the cover provided is unaffected by the termination of their engagement.

## Part Two

### Relationships and associations

Goldman Sachs has entered into an arrangement with the Company to provide it and its subsidiaries, and through the Company and its subsidiaries, their clients (retail and wholesale), with access to research.

From time to time we may have relationships with issuers of financial products – for example, when Goldman Sachs or any related body corporate of Goldman Sachs is engaged as an underwriter or lead manager to an offering of securities, interests in managed investment schemes or other financial products – and Goldman Sachs and its related bodies corporate will receive fees and reimbursement of expenses for acting in these capacities. These fees and expenses will be disclosed in the relevant offer document, if any.

### Remuneration and other benefits

You will not pay Goldman Sachs any fees for being able to access the research that is made available to you. The Company will pay Goldman Sachs an annual fee agreed with the Company for allowing our research to be made available to you. In addition, Goldman Sachs will have the ability to distribute equity products of product issuers with whom we have a relationship (as described in “Relationships and associations” above), and in certain circumstances, the ability to do so on an exclusive basis. Goldman Sachs and its related bodies corporate may also benefit from any referral of business made from the Company.

## Goldman Sachs’ Australian Offices

### Melbourne

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Sydney NSW 2000  
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