

Financial Services Guide

About this Financial Services Guide (FSG)

This FSG is dated 27 November 2020 and provides you with key information about the financial services offered by:

The Baptist Union of Queensland ("Queensland Baptists") ABN 59 241 212 544 Authorised Representative No. 001253438	and	Robert Chapman Authorised Representative No. 001253437
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In this FSG, "we", "us" and "our" refer to Queensland Baptists and Robert Chapman.

The distribution of this FSG by us is authorised by Queensland Baptists. The purpose of this FSG is to provide you with information about:

- the Authorised Services;
- what remuneration or other benefits we and our associates receive in relation to the Authorised Services;
- how we will deal with complaints;
- how you can contact us; and
- arrangements that are in place to compensate clients for losses.

Other disclosure documents

A Statement of Advice (SOA) will normally be given to you when you are provided with any personal advice, which takes into account your objectives, financial situation and needs. We do not provide personal advice. Therefore, we will not provide you with an SOA. An intermediary (such as a financial adviser) may provide you with an SOA.

Before you can invest in a Kingdom Offset account, we will provide you with the relevant terms and conditions. We are not required to provide you a product disclosure statement (PDS) or another regulated offer document. The terms and conditions contain important information regarding the Kingdom Offset account and should be read carefully to enable you to make an informed decision about whether to acquire a Kingdom Offset account. You should consult with your licensed financial adviser if required.

Authorised Services

We are authorised to deal in financial products (limited to the Kingdom Offset account) to both retail and wholesale clients by arranging (including making offers) for the issue, variation or disposal of Kingdom Offset accounts according to the terms explained in the Identification Statement by The Baptist Union of Queensland dated 6 November 2020 and lodged with ASIC. The Identification Statement can be found at www.baplink.org.au.

How do I access the Authorised Services?

You can access the Authorised Services by going to www.baplink.org.au and following the prompts and steps required to open a Kingdom Offset account. Please read all terms and conditions carefully.

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Remuneration and benefits payable to us and our associates

Queensland Baptists and its associates do not receive any remuneration or other benefits in respect of, or that are attributable to, the Authorised Services (apart from money invested by clients in Kingdom Offset accounts and any charges related to Kingdom Offset accounts specified in their terms and conditions).

Robert Chapman, Queensland Baptists board, and other representatives of Queensland Baptists do not receive specific payments or commissions in respect of, or that are attributable to, the Authorised Services. They receive salaries and other benefits from The Baptist Union of Queensland. We do not pay commissions or provide other benefits to third parties for referring clients to us.

Financial advisers and intermediaries may also receive fees from you should you consult one, and typically, this will be disclosed in their FSG and SOA that they must give you. We will pay no commission to financial advisers.

How is my personal information dealt with?

We are committed to protecting the privacy of your personal information. Our privacy policy states how we manage personal information. You can obtain a copy through our website www.baplink.org.au or by calling us. We aim to ensure that the personal information we retain about you is complete, accurate, and up to date. If you have any concerns about the completeness or accuracy of the information we have about you or you would like to access or amend your information, simply call us or send an email to privacy.officer@baplink.org.au.

Complaints

If you have a complaint about the Authorised Services, you should take the following steps:

- Contact us and discuss the complaint directly.
- If the complaint is not resolved to your satisfaction, contact the Manager, Baplink by telephone or by emailing baplink@baplink.org.au.
- If you are still not satisfied with the outcome, you may take your complaint to an external dispute resolution scheme. Queensland Baptists is a member of the scheme operated by the Australian Financial Complaints Authority. You should write to the Australian Financial Complaints Authority GPO Box 3, Melbourne, Vic, 3001 or telephone (toll free) 1800 931 678.

Compensation Arrangements

Queensland Baptists has professional indemnity insurance in place that complies with section 912B of the Corporations Act 2001 (Cth). Subject to its terms and conditions, the policy provides cover for civil liability resulting from claims for compensation made against Queensland Baptists for the financial services we provide.