

Issued by: Remara Investment Management Pty Ltd (ABN: 26 644 751 815)
Australian Financial Services Licence No: 546046
Level 5, 88 Phillip Street, Sydney NSW 2000
Issue Date: 10 March 2025.

This FSG is an important document. It is issued by Remara Investment Management Pty Ltd (ABN 26 644 751 815; AFSL 546046) (“Remara”, “we” or “us”) and is designed to help you decide whether to use the financial services offered by us.

THE PURPOSE OF THIS FINANCIAL SERVICES GUIDE (FSG)

The purpose of this FSG is to provide retail persons to whom we are authorised to provide financial product advice, information about:

- who we are;
- the services we offer to assist you in making a decision to use those services;
- remuneration we may receive in relation to the services we provide;
- your privacy;
- how we deal with complaints;
- how you can contact us.

Remara and its representatives are authorised to provide financial product advice to retail persons, however such advice is made without taking into account the objectives, financial situation or needs of such persons. Accordingly, you need to consider the appropriateness of the advice, in light of your own objectives, financial situation or needs before acting on the advice provided.

Advice provided may refer to securities or managed investments. You should make your own enquiries in relation to securities mentioned. In the case of managed investments, you should obtain a Product Disclosure Statement (PDS) and Target Market Determination (TMD) and consider the PDS and TMD before making any decision about whether to acquire the product.

WHO IS REMARA?

Remara is an Australian-based Asset Management company managing \$2B in funds across key asset classes, including private credit, real estate, and tactical opportunities. We take an innovative and hands-on approach as high-quality asset generation specialists through our vertical integration model, providing portfolio diversification, superior risk adjusted returns and capital preservation. Remara was established in 2019 with our headquarters in Sydney, Australia.

SERVICES OFFERED BY REMARA

Remara is authorised under its Australian Financial Services Licence to provide financial product advice in relation to:

- Deposit and Payment Products
- Derivatives
- Debentures
- Managed investment schemes, excluding Investor Directed Portfolio Services
- Securities

REMUNERATION AND OTHER BENEFITS

If you invest in a financial product where we have been appointed the investment manager, we will receive remuneration under the relevant investment management agreement. This remuneration may include management fees and performance fees applicable to the product. The remuneration we will receive will be set out in the Product Disclosure Statement for that financial product.

Our staff are remunerated through salary and bonuses and if a shareholder in Remara, may receive dividends.

WHO DO WE ACT FOR

When we provide financial advice we are not acting for you. As we have noted above, advice is made without taking into account the objectives, financial situation or needs you have. Accordingly, you need to consider the appropriateness of the advice, in light of your own objectives, financial situation or needs before acting on the advice provided. We suggest that you seek the advice of an accredited financial adviser to assist you.

PRIVACY

We are committed to maintaining the privacy of information that you may provide to us. How we do this is detailed in [the Privacy Policy](#) that you can request by telephoning our office on 1300 863 981 or obtaining it from our website.

Should you visit the Remara website, our Internet server may automatically record details about any computer used to access the website (such as the IP address, domain name and browser type), the date and time of access, and details of the information downloaded. This information may be used for internal statistical purposes and to improve this website.

If you have any questions about privacy, please contact our Privacy Officer by writing to:

Privacy Officer
Remara Investment Management Pty Ltd
Level 5, 88 Phillip Street,
Sydney NSW 2000

HOW TO MAKE A COMPLAINT

Remara has a Complaints Handling Policy which is available on our website and you may obtain a copy free of charge. This policy provides information about how we investigate and respond to your complaint. If you have a complaint, you should address it to:

Complaints Officer
Remara Investment Management Pty Ltd
Level 5, 88 Phillip Street,
Sydney NSW 2000
Email: contact@remara.com
Phone: [1300 310 926](tel:1300310926)

We will endeavour to acknowledge your complaint within one (1) business day upon receipt or as soon as practicable, and following a thorough investigation, a written response will be forwarded to you. Remara will seek to resolve your complaint within 30 days.

If you do not feel that you have received a satisfactory outcome, you have the right to take your complaint to:

Australian Financial Complaints Authority (AFCA)

Mail: GPO Box 3, Melbourne VIC 3001

Toll free: [1800 931 678](tel:1800931678)

Website: www.afca.org.au

Email: info@afca.org.au

INSURANCE ARRANGEMENTS IN PLACE

Remara has in place Professional Indemnity Insurance cover in accordance with S912B of the Corporations Act.