

## Market Advisory Group | Financial Services Guide

28 August 2023

### 1.1 About this document

This Financial Services Guide (**FSG**) is designed to assist you in deciding whether to use any of the services offered by Market Advisory Group (**MAG**) (ABN 43 626 764 216) as described in this guide, including who we are, the services and products we provide, what remuneration we may receive, how we manage your personal information, and how you can complain about a matter relating to us.

If you need more information, please contact us by phoning (02) 4941 5301 or emailing [carbonmarkets@aurecongroup.com](mailto:carbonmarkets@aurecongroup.com).

MAG is an authorised representative of True Oak Investments Ltd (ACN 002 558 956) (**Licensee**). The Licensee holds an Australian financial services licence (**AFSL**) number 238184. MAG's authorised representative number is AFSRN 001294667. The distribution of this FSG by MAG has been authorised by the Licensee. You can contact the Licensee by emailing: [hello@trueoakinvestments.com.au](mailto:hello@trueoakinvestments.com.au).

### 1.2 Who we are

MAG is a registered Australian company and a wholly owned subsidiary in the Aurecon group of companies.

MAG provides expert advice on carbon and environmental markets in Australia and assists its customers to develop carbon market strategies. MAG provides resources, knowledge, guidance and support for customers wishing to participate in the carbon market, including through:

- monthly newsletters and other market commentary; and
- bespoke customer engagements and reports (these services are only provided to customers who are wholesale clients).

### 1.3 The financial services we provide

Some of the services which MAG provides are financial services within the meaning of the Corporations Act 2001 (Cth) (**Corporations Act**). For example, to the extent that MAG makes recommendations or statements of opinion in relation to carbon credit units or emission units in its newsletters or in its bespoke engagements or reports for customers, such recommendations or statements of opinion may constitute financial product advice.

To the extent that MAG provides financial services, it does so as an authorised representative of the Licensee.

MAG is authorised by the Licensee to provide financial product advice to retail and wholesale clients in relation to derivatives, Australian Carbon Credit Units (**ACCUs**) and eligible international emissions units (**EIEUs**).

MAG is also authorised by the Licensee to provide the following financial services to wholesale clients:

- Deal in a financial product by issuing, applying for, acquiring, varying or disposing of a financial product in respect of certain derivatives; and
- Deal in a financial product by applying for, acquiring, varying or disposing of a financial product on behalf of another person in respect of derivatives, ACCUs and EIEUs.

Generally, when we provide financial services we act on our own behalf. However, we may act on behalf of others when we deal in a financial product when arranging for a client to apply for, acquire, vary or dispose of an interest in ACCUs and/or derivatives.

#### **1.4 For retail clients, any advice we give is general advice only**

All information and commentary we provide to retail clients, for example in our newsletter, is of a general nature only and does not take into account your objectives, financial situation or needs. That means, to the extent that the information or commentary contains financial product advice, it is general advice only.

Before deciding to do anything based on the information you receive from us, you should have regard to your own circumstances and consider your own objectives, financial situation or needs and consider seeking specific advice from your professional advisers.

To the extent that any document refers to particular financial products (such as, for example, ACCUs), it does not constitute an offer to buy or sell financial products, nor is it a product disclosure statement (PDS), prospectus or other disclosure document relevant to any financial product. If you plan to acquire or dispose of any financial product referred to in a document we provide, you should obtain and review any relevant disclosure document before doing so. To obtain such documents you should contact the issuer or distributor of the relevant financial product.

#### **1.5 Contacting Us**

You can contact us directly to discuss the financial services we provide, either electronically or by phone or in writing. We may need to be satisfied that we have verified your identity before proceeding.

We may ask you to confirm an instruction via recorded phone call, online or in writing. You can ask us for a copy of this instruction at any time.

#### **1.6 How we are paid for services provided to retail clients**

You will pay MAG the subscription fee annually in advance. An invoice will be issued to you and you must pay each invoice on the nominated date and into the nominated bank account detailed in the invoice by way of electronic funds transfer.

#### **1.7 Professional Indemnity Insurance**

We hold professional indemnity insurance, which provides cover for claims by retail clients that relate to the financial services that we provide.

#### **1.8 Complaints Handling**

If you are dissatisfied or have a complaint about the services we have provided to you, please contact us to tell us about your complaint:

Phone: (02) 4941 5301

Email: [carbonmarkets@aurecongroup.com](mailto:carbonmarkets@aurecongroup.com)

Mail: L8, 850 Collins Street Docklands VICTORIA 3008

You can view and download a copy of our Complaints Handling Policy [here](#).

If you are not satisfied with our response or you have not received a response within the required timeframe, you may be able to refer your complaint to the Australian Financial Complaints Authority (**AFCA**), an independent dispute resolution services established by the government:

Australian Financial Complaints Authority

GPO Box 3 MELBOURNE VIC 3001

Phone: 1800 931 678

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

## **1.9 Your privacy**

We respect your privacy and have developed a Privacy Policy which embodies our legal obligations in respect of collecting, using, storing, disclosing and maintaining your personal information. You can view and download a copy of this Policy here <https://www.aurecongroup.com/footer/privacy-policy>.