



## BEFORE YOU GET OUR ADVICE

### On what financial services is ProFarmer authorised to advise?

ProFarmer is authorised to offer you general advice on the following products:

- **Agricultural commodity derivatives relating to the wholesale price of grain and wool only**
- **Foreign Exchange Contract**

### For whom does ProFarmer act when providing financial services?

ProFarmer is privately owned and completely independent. ProFarmer is not financially affiliated with marketers, brokers, traders or other organisations. ProFarmer does not receive any non-monetary benefits from product providers.

### What products does ProFarmer offer and how do I pay for services?

ProFarmer subscribers receive a six-page colour newsletter plus a customised state-based market update each week. The service provides independent information, advice and marketing recommendations.

ProFarmer subscribers are entitled to call the office free of charge for advice, but any advice provided is general advice only, and is not given with consideration to your individual financial situation. Before acting on this advice, you should seek independent personal advice from an appropriately licensed commodity marketing advisor.

A subscription fee may be charged depending on the services provided. You have a right to request further particulars in relation to remuneration received by us. Our employees do not receive payments or commission for the services provided to you. Our employees and directors are remunerated by way of salary and discretionary bonus.



## WHEN YOU GET OUR ADVICE

### Will ProFarmer give me advice suitable to my individual needs and financial circumstances?

*No, any advice provided is general advice only which can include information of an opinion about financial products and markets but it will not include any direct or implied recommendation appropriate to your particular objectives, financial situation or needs. When receiving general advice you are required to take this advice and determine on your own whether or not it is consistent with your investment objectives and your personal circumstances.*

### What should I know about any risks of the financial products or strategies recommended to me by ProFarmer?

*ProFarmer will try to explain any significant risks of recommended financial products and strategies. If you don't understand the risks, you should ask ProFarmer for an explanation.*

### What information does ProFarmer maintain on file?

A record of ProFarmer newsletter subscriber details is kept in order to deliver the service.

ProFarmer is committed to promoting a privacy policy designed to ensure the privacy and security of your information, a copy of which is available on our website [www.profarmer.com.au](http://www.profarmer.com.au) or on request.



## IF YOU HAVE ANY COMPLAINTS

### What happens if I am unhappy with the service from ProFarmer?

ProFarmer is committed to providing quality advice to our clients. This commitment extends to providing accessible complaint resolution mechanisms for our clients.

If you have any complaints about the service provided to you, you would take the following steps:



## TO LODGE A COMPLAINT

1. Contact ProFarmer Advisory Services Pty Ltd on 1300 302 143, or put your complaint in writing and send it to us at:

**ProFarmer Advisory Services Pty Ltd  
PO Box 4216  
Mosman Park WA 6012**

2. If we cannot reach a satisfactory resolution, you may refer your dispute in writing to our external complaints scheme, the Financial Ombudsman Service, GPO Box 3, Melbourne VIC 3001, Telephone: 1300 780 808. Our membership number is 11250.

ProFarmer Advisory Services Pty Ltd is a member of this complaints resolution service.

The Australian Securities & Investments Commission (ASIC) also has a freecall infoline on 1300 300 630, which you may use to make a complaint or to obtain information about your rights.

ProFarmer Advisory Services Pty Ltd confirms that it has arrangements in place to ensure it continues to maintain Professional Indemnity insurance in accordance with s.912B of the Corporations Act 2001 (as amended). In particular, our Professional Indemnity insurance, subject to its terms and conditions, provides indemnity up to the Sum Insured for ProFarmer Advisory Services Pty Ltd and our representatives / employees in respect of our authorisations and obligations under our Australian Financial Services Licence.

This insurance will continue to provide such coverage for any representative / employee who has ceased work with ProFarmer Advisory Services Pty Ltd for work done whilst engaged with us.

**FINANCIAL SERVICES GUIDE**  
ProFarmer Advisory Services Pty Ltd

**AFS Licence No. 223 409**

ProFarmer Advisory Services Pty Ltd, which incorporates ProFarmer Australia, is a specialist group that offers commodity marketing and risk management services to Australian agriculture. The aim of the ProFarmer Group is:

*“To offer services that enable Agribusiness and primary producers to grow through effective management of risks and profits”.*

This Financial Services Guide (FSG) is designed to ensure that you receive key information about the type of financial service being offered and to outline the services offered by ProFarmer and the costs involved, and to inform you of important matters that relate to our relationship prior to providing you with financial advice.

This FSG should assist you in determining whether to use any of the services of ProFarmer.

The matters covered by the FSG include: who we are; how we can be contacted; what services we are authorised to provide; how we are remunerated; details of any potential conflicts of interest; and details about how we handle complaints.

ProFarmer Advisory Services Pty Ltd authorises the distribution of this Financial Services Guide.

**CONTACT DETAILS**

For further information regarding ProFarmer Advisory Services Pty Ltd, contact us at:

ProFarmer Advisory Services Pty Ltd

3/228 Hampden Road

NEDLANDS WA 6009

Ph: 1300 302 143

Ph: 08 6389 0722

Fax: 08 6389 2538

[profarmer@profarmer.com.au](mailto:profarmer@profarmer.com.au)

[www.profarmer.com.au](http://www.profarmer.com.au)

**ProFARMER**  
AUSTRALIA

Advisory Services Pty Ltd.

**FINANCIAL SERVICES GUIDE**

