

Financial Services Guide

Mist International Student & Migration Trust Fund (ARSN 679 968 819)

Dated: 17 October 2024

Mist Financial Pty Ltd

ACN 645 778 767,

AFS Representative No. 001311275

Level 4, 11-17 York Street

Sydney NSW 2000

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support@gomist.co

About this guide

It is important that you read this Financial Services Guide (**FSG**). It contains information to help you decide whether to use any of the financial services offered by Mist Financial Pty Ltd (ACN 645 778 767, AR 001311275) (**Mist, we, our, us**) including:

- (a) who we are and how to contact us
- (b) the products and services we provide
- (c) how we are paid and who pays us
- (d) how we maintain your personal information, and
- (e) how you can access our complaints handling arrangements.

If you would like further information, please ask us.

About Mist

Mist is a service provider that assists and guides potential international students in their journey of moving to Australia for study purposes.

You can contact Mist at:

Post: Level 4, 11-17 York Street,
Sydney 2000, NSW

Email: support@gomist.co

Website: www.gomist.co

The Mist International Student & Migration Trust Fund (ARSN 679 968 819) (**the Fund**) is a registered managed investment scheme structured as an Australian unit trust. The Fund is registered with the Australian Securities and Investments Commission. It is managed by Cache Investment Management Ltd (described below) and interests in the Fund are issued by a licensed professional trustee company.

The products and services we provide

We are authorised to provide various financial services to retail and wholesale clients, including:

(a) Dealing in a financial product

by applying for, acquiring, varying or disposing of a financial product on behalf of another person in relation to deposit and payment products (limited to basic deposit products and non-cash payment products); interests in managed investment schemes (excluding investor directed portfolio services); and securities.

(b) Provide general advice

by providing general financial product advice in relation to deposit and payment products (limited to basic deposit products and non-cash payment products); interests in managed investment schemes (excluding investor directed portfolio services); and securities.

As we provide general advice, which isn't tailored to your personal circumstances or financial requirements, you should consider whether it's appropriate for you and obtain independent financial advice before making any investment decision.

About our licensee

We are an authorised representative of Cache Investment Management Ltd (ACN 624 306 430, AFSL 514 360) (**Cache**), who is an Australian financial services licensee.

We are authorised to provide financial services on Cache's behalf in relation to basic deposit products and non-cash payment products, securities and interests in managed investment schemes (such as the Fund).

You can contact Cache at:

Post: 81-83 Campbell Street

Surry Hills NSW 2010

Email: trustee@cacheinvest.com.au

Website: www.cacheinvest.com.au

Phone: 1300 122 243

Cache is responsible for those financial services provided by Mist as its authorised representative and has authorised Mist to distribute this FSG. Cache and Mist are not related entities.

Product disclosure statements

When we provide information to you about our financial products, we'll give you a product disclosure statement (**PDS**) or other disclosure document in relation to those products. These documents contain important information about our financial products, including their key benefits, risks, features and fees.

They will help you make an informed decision about our products, so read the relevant PDS or disclosure documents carefully.

You can download a copy of the PDS for the Fund at www.gomist.co/terms.

How to give us instructions

You can contact us directly with any instructions relating to our financial products. This includes giving us instructions electronically via the Mist mobile application. We will need to be satisfied that we have verified your identity before proceeding.

Digital

We are a fully digital company, and we will communicate with you about our products and services in digital form (where possible). By asking us to provide financial services to you (including by applying for a financial product), you agree to receive communications in digital form only.

How we're paid

If you decide to invest in a product we offer, we may receive fees for managing that product.

Mist International Student & Migration Trust Fund

When you invest in the Fund, we receive some or all of the fees that Cache receives as fund manager. The amount of Cache's fees will depend on the amount and frequency of your investments and are set out in full in the PDS for the Fund, which is available at <https://gomist.co/terms>.

Those fees are paid out of the funds invested in the product or the money you use to acquire the product. For more information on fees & costs, please see the PDS.

The portion of Cache's fees received by Mist will vary depending on the scale of the product. Please let us know if you would like further particulars.

If you would like further information about the fees we collect, please ask us.

Staff remuneration

Our staff receive a salary plus superannuation, and may receive bonuses, shares or options in Mist and other benefits from time to time.

No commissions

We do not pay commission to any staff or other third parties, such as financial advisers.

Professional indemnity insurance

We have professional indemnity insurance, which provides cover for claims by retail clients that relate to the financial services that we and our representatives provide. This satisfies the compensation arrangements required under section 912B of the *Corporations Act 2001* (Cth). We are also covered for claims against former representatives while they acted on our behalf. You do not have a direct right to claim under this insurance.

Your privacy

We're committed to respecting your privacy. The *Privacy Act 1988* (Cth) regulates how we handle your personal information, including how we collect, disclose and secure it.

In general, we collect your personal information to provide the products and services you request, and efficiently manage and administer those products and services. We may also use your information to provide information about

other products and services that we think might interest you and to comply with legislative and regulatory requirements, prevent fraud, crime or other activity that may cause harm in relation to our products or services, and help us run our business.

Your personal information may be provided confidentially to external service providers, including the custodian, auditors, taxation advisers, legal advisers and information technology consultants. It may also be provided to our related companies to assist us with functions relating to managing your account.

Additionally, your personal information will be disclosed if required by law to do so. You have the right not to provide us with any personal information. However, we may not be able to provide the product or services you request.

For more information about how we handle your personal information, how you can access, correct and update your personal information and how we manage privacy related complaints, refer to our Privacy Policy available at www.gomist.co/terms.

If you would like a digital copy, please email us at support@gomist.co and we will send you a copy free of charge.

How we deal with complaints

We want to ensure you have a good experience with us. If you have any suggestions, tips or feedback, please contact us at support@gomist.co.

In addition, the Trustee has an established complaint handling process and is committed to properly considering and resolving all complaints. If you have a

complaint about your investment, please contact QFS:

Quay Fund Services Ltd

Post: Suite 3701, Level 37

1 Macquarie Place, Sydney

NSW 2000

Email: trustee@cacheinvest.com.au

Phone: 1300 122 243

The Trustee will acknowledge receipt of your complaint and aim to resolve it as soon as possible.

If an issue has not been resolved to your satisfaction, you can also lodge a complaint with the Australian Financial Complaints Authority (AFCA) (an independent and free dispute resolution body). AFCA provides fair and independent financial services complaint resolution that is free to consumer.

The contact details for AFCA are:

Australian Financial Complaints Authority

Post: GPO Box 3 Melbourne VIC 3001

Email: info@afca.org.au

Website: afca.org.au

Phone: 1800 931 678 (free call)

You should quote the following AFCA membership number with your enquiry: 40628.

Before AFCA can investigate the matter, you must have first given the Trustee an opportunity to review it.

More information on the roles of the different parties, including Cache, Mist and QFS are set out in full in the PDS for the

Fund, which is available at www.gomist.co/terms.

