

B) Employee non-cash benefits

From time to time, the employees of Capstone may receive non-cash benefits with a cash value less than \$300. A register listing the details of any non-cash benefits between \$100 and \$300 is maintained. These non-cash benefits do not influence the financial product recommendations provided by our advisers to you. If you would like more information, you can request a copy of the register.

Requesting further information

You have a right to request further information in relation to the remuneration, the range of amounts, rates of remuneration and benefits received by Capstone and/or your adviser. This includes remuneration that may be generated from services other than personal advice. Any request for further information should be made before any service is provided and within a reasonable time frame.

Other important information

How can I give you instructions?

You can give us instructions by telephone, email or other means agreed with us. Some financial products have their own rules about how to give instructions. Please refer to the Product Disclosure Statement of the relevant product for those details.

What is my personal information used for?

Your adviser will collect your personal details and conduct an analysis of your overall situation including investment needs, objectives and personal financial information before providing any advice. If you do not provide the personal information requested, we may not be able to provide you with the financial services you require.

Accessing and updating your personal information

If you have concerns about the accuracy or completeness of the personal information we hold, you may request to access your personal information by contacting your adviser.

The Privacy Policy

We are committed to protecting your privacy. Your personal information will be handled in accordance with our privacy policy. This document outlines how the information we collect from you is used, stored and disclosed. A copy of our privacy policy will be provided to you and can also be obtained from our offices or from our website.

Anti-Money Laundering and Counter-Terrorism Financing Act 2006

Capstone has an obligation under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 to verify your identity and the source of any funds. Accordingly, we may ask you to provide particular identification documents such as your passport or driver's licence.

Compensation arrangements

Capstone has and continues to maintain Professional Indemnity Insurance in accordance with the Corporations Act 2001. Our Professional Indemnity Insurance, subject to its terms and conditions, provides indemnity up to the sum insured for Capstone and our authorised 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 authorised representative/representative/employee who has ceased work with Capstone for work done whilst engaged with us.

If you have a complaint

If you have a complaint about the service provided to you, you should take the following steps:

- Contact your adviser and tell your adviser about your complaint. Alternatively, you may lodge your complaint with Capstone by either, contacting our Professional Standards Team on 03 8622 0700 (Toll Free on 1300 306 900), in writing to us at Level 1, 607 Bourke Street, Melbourne VIC 3000, via email at compliance@capstonefp.com.au or on Capstone's social media. We will try and resolve your complaint quickly and fairly.
- Capstone is a member of the Australian Financial Complaints Authority Limited (AFCA). If you feel our response is inadequate or if you have not received a response within 30 calendar days of submitting your complaint, you have the right to complain to AFCA. They can be contacted on 1800 931 678, you can submit an online complaint form available at www.afca.org.au, or you may write to them at info@afca.org.au or GPO Box 3, Melbourne VIC 3001. This service is provided to you free of charge.
- Further information about Capstone's Complaints Policy can be found on Capstone's website.

The Australian Securities and Investments Commission (ASIC) also has an Infoline: 1300 300 630 which you may use to make a complaint and obtain information about your rights. If you have concerns involving ethical and professional conduct, you may consider raising your concerns with the Financial Planning Association of Australia (FPA). They can be contacted on 1300 626 393 or you can write to them at GPO Box 4285, Sydney NSW 2001.