

Privacy Information

Centro may maintain a record of your personal information when providing you General Financial Product Advice.

We are committed to compliance with the Centro privacy policy which ensures the privacy and security of your personal information. A copy of the Centro privacy policy is available at centro.com.au or can be obtained by calling Centro Investor Services on **1800 802 400**.

Complaints

If you have a complaint:

1. Contact the Complaints Officer at Centro directly on 1800 802 400 or put your complaint in writing to:

The Complaints Officer
Centro Properties Group
Level 3, Centro The Glen
235 Springvale Road
Glen Waverley VIC 3150

We will try to resolve your complaint quickly and fairly.

2. If you are not satisfied with the outcome, you have the right to complain to the Financial Ombudsman Service on 1300 780 808 or you may contact them in writing at:

GPO Box 3
Melbourne VIC 3001

Centro is a member of this dispute resolution service.



Financial Services Guide

Centro Financial Services Guide

About this Financial Services Guide

This Financial Services Guide (FSG) is issued by Centro MCS Manager Limited ABN 69 051 908 984 and CPT Manager Limited ABN 37 054 494 307 (together Centro). The purpose of the FSG is to:

- Assist you in deciding whether to use any of the services we offer in the FSG
- Give you information about remuneration or other benefits paid to Centro in relation to the services we offer, and commissions Centro may pay to other persons such as financial planners, authorised representatives and advisers
- Advise you about how we will deal with any complaints that you have.

Other Documents You May Receive

Centro is a dealer in financial products, with interests in managed investment schemes, typically fixed term property syndicates and direct retail property funds. Before we issue a financial product to you, you will receive a Product Disclosure Statement (PDS). The PDS describes the features, costs, benefits and risks associated with the financial product in which you may wish to invest. The PDS may be used to compare the financial products issued by Centro with the financial products issued by others.

Centro and the Services it Offers

Centro specialises in the ownership, management and development of shopping centres. Centro is Australia's largest manager of retail property investment syndicates and is a manager of direct property funds and wholesale funds which invest in Centro's quality retail properties in Australasia and the United States (US).

- Centro MCS is a wholly owned subsidiary of Centro Properties Group. Centro MCS is the responsible entity of 36 retail property funds. Centro MCS is well established in the direct property business, with assets under management of A\$3.4 billion in Australasia and US\$3.1 billion in the US.
- Centro MCS Manager Limited is the responsible entity of the Centro Direct Property Fund (DPF) and Centro Direct Property Fund International (DPFI). The DPF and DPFI are unlisted property funds that seek to provide Australian investors with direct property returns by investing predominantly in the direct retail property sector in Australia and the US. These funds are currently suspended.

The financial products issued by Centro are interests in managed investment schemes, typically fixed term property syndicates and direct retail property funds. Centro issues these financial products through a PDS.

Centro MCS Manager Limited holds Australian Financial Services Licence No. 238775 and CPT Manager Limited holds Australian Financial Services Licence No. 238454 (AFSLs). These AFSLs authorise Centro to be the responsible entity of managed investment schemes that invest in direct property (and in the case of CPT Manager Limited, also of schemes that invest in financial assets), and to provide General Financial Product Advice.

General Financial Product Advice is a recommendation or an opinion about a financial product that could influence you to make a decision about that financial product but which does not take into account your particular objectives, financial situation or needs. In providing these financial services, Centro is acting on its own behalf.

How to Contact Centro

You may contact Centro in the following manner:

Freecall AUS:	1800 802 400
Freecall NZ:	0800 449 605
Phone:	+61 3 8847 1802
Fax:	+61 3 8847 1868
Address:	Level 3, Centro The Glen 235 Springvale Road Glen Waverley VIC 3150
Email:	investor@centro.com.au

The FSG is also available on our website: centro.com.au

Fees and Other Benefits Paid

Centro will receive fees in relation to the issue and management of financial products pursuant to a PDS. The fees may include upfront fees, ongoing management fees, success fees and others. Those fees will be set out in the relevant PDS, which will be given to you before you are issued with a financial product from Centro.

Centro may pay commission to other persons such as financial planners, authorised representatives and advisers, in respect of subscriptions pursuant to a PDS. If you receive advice or information about a Centro product from another person, then that person should advise you of any commission or other benefit they receive.