



Head Office  
384 Hunter Street  
Newcastle NSW 2300

Phone: 13 14 63  
Fax: 02 4929 6362  
Web: nib.com.au

For immediate release to the market

**nib Holdings Limited**

**ASX code 'NHF'**

**5 November 2007**

### **Post-Listing Share Sale Facility**

nib Holdings Limited ('nib') has established a Post-Listing Share Sale Facility for shareholders with 1,500 nib shares or less. The Post-Listing Share Sale Facility is limited to shareholders who:

- have been issued up to a maximum of 1,500 nib shares;
- had verified by 5.00pm (Melbourne time) on 25 October 2007; and
- did not elect to participate in the Pre-Listing Share Sale Opportunity.

In accordance with ASX Listing Rule 3.17, nib attaches copies of the documents which will be despatched today to all eligible verified nib shareholders as at 25 October 2007:

1. Letter to nib shareholders;
2. Sale Instruction Form; and
3. Terms & Conditions of the Post-Listing Share Sale Facility.

For further information please contact David Lethbridge, nib company secretary on (02) 49212522.



NIB HOLDINGS LIMITED  
ACN 125 633 856  
Head Office  
384 Hunter Street  
Newcastle NSW 2300  
Phone: 13 14 63  
Fax: 02 4929 6362  
Web: nib.com.au  
Retail Centres around Australia

5 November 2007

Dear Shareholder

I am delighted to welcome you as a shareholder in NIB Holdings Limited (NIB).

**Enclosed with this letter you will find documents covering the following matters:**

- **Your Issuer Sponsored Holding Statement**  
Confirming your share allocation in NIB and your Shareholder Reference Number (SRN).
- **Annual Report**  
Each year NIB will produce an Annual Report. Shareholders have different information needs and some shareholders may not require a copy of the Annual Report. Cost savings and environmental benefits can be achieved by not having to print and mail unnecessary copies of the Annual Report. Please let us know whether you would like to receive an Annual Report by completing the enclosed Securityholder Communication Options Form. If you don't return this form, you will receive only a notice of the website address where reports can be accessed.
- **Post-Listing Share Sale Facility Instruction Form (Sale Instruction Form)**  
Shareholders with 1,500 NIB shares or less are being given a further opportunity to sell ALL of their shares through a Post-Listing Facility for a limited period. The offer is for the sale of all your NIB shares. If you wish to sell your shares in this offer, please read the Terms and Conditions carefully before completing the Sale Instruction Form. If you wish to participate, you must return the Sale Instruction Form in the enclosed reply-paid envelope, or by one of the alternate methods described on the back of the form, so that it is received no later than 5.00pm (Melbourne time) on 30 November 2007.

You must notify NIB's share registry of any change of your address, even if you have previously advised NIB directly of your change of address. More information can be obtained from our share registry on the contact details provided below.

NIB does not intend to pay a dividend to shareholders in the 2008 financial year. Please see section 3.2 of the Pre-Listing Share Sale Opportunity booklet, or section 2.12 of the 2008 Financial Forecast booklet, for more details (both are available on NIB's website ([nib.com.au](http://nib.com.au))). As such, you are not currently required to provide your bank account details or Tax File Number. You will be contacted in the future when these details are required.

You will be able to track the price of your shares by looking up NIB's ASX code, which is "NHF".

If you have any questions about your shareholding, please contact our share registry, Computershare Investor Services Pty Limited, on 1300 664 316 or visit their web site at [www.computershare.com](http://www.computershare.com).

We look forward to your continued support as a shareholder in NIB.

Yours sincerely,

Keith Lynch  
Chairman, NIB Holdings Limited

Securityholder Reference Number (SRN)



I 0123456789

I ND

## Sale Instruction Form

**Important:**

- Please complete this form to participate in the NIB Post-Listing Share Sale Facility (Facility) and sell ALL of your shares in NIB Holdings Limited (NIB).
- Ord Minnett Limited will deduct 0.75% of the gross proceeds (including GST) from the sale of your shares. Additionally, an Administration Fee of \$15.95 (including GST) will be deducted.
- This form must be completed and received by no later than 5:00pm (Melbourne time) on 30 November 2007.
- If you do not wish to sell ALL of your shares in NIB you do not need to do anything.
- You should seek independent financial advice (including tax advice) specific to your circumstances when determining whether or not to sell your shares in the Facility.

Please read the Terms and Conditions enclosed.

The number of NIB shares you held at 5 November 2007

**Daytime contact details**

Please provide your daytime telephone number in case we need to contact you about this form.

**Daytime Phone Number (please include area code where applicable)**

**Sign Below - You must complete this section.**

By signing and returning this form, I confirm that I wish to participate in the Facility and agree to the Terms and Conditions of the Facility.

Please sign here

*Note: When signed under Power of Attorney, the attorney states that they have not received a notice of revocation. Computershare Investor Services Pty Limited needs to sight a certified copy of the Power of Attorney.*

Day	Month	Year
<input type="text"/>	<input type="text"/>	<input type="text"/>



## Important Information – Cost of participating in the Facility

The Facility provides shareholders with an easy and convenient way to sell ALL of their NIB shares if they wish. Ord Minnett Limited will deduct 0.75% of the gross proceeds (including GST) from the sale of your shares. Additionally, an Administration Fee of \$15.95 (including GST) will be deducted.

The price of shares is subject to change from time to time, and sale proceeds paid will depend on the market price during the Weekly Sale Period in which your shares are sold. Please refer to the Terms and Conditions enclosed with this Sale Instruction Form.

### Signing the form

All registered owners must sign the Sale Instruction Form, as follows:

- Individual** The securityholder must sign.
- Power of Attorney** To sign under Power of Attorney, you must have already lodged this document with the Registry. If you have not previously lodged this document for notation, please attach a certified copy of the Power of Attorney to this form when you return it.
- Deceased Estate** All executors must sign and, if not already noted by the Registry, a certified copy of Probate or Letters of Administration must accompany this form.

### Lodgement of Sale Instruction Form

Your Sale Instruction Form must be received at the Melbourne office of Computershare Investor Services Pty Limited by no later than 5.00pm (Melbourne time) on 30 November 2007.

Completed Sale Instruction Forms can be returned using the enclosed reply paid envelope or;

Sent to:	or	Hand delivered to:
NIB HOLDINGS LIMITED		Computershare Investor Services Pty Limited
GPO BOX 2115		Yarra Falls
MELBOURNE VIC 8060		452 Johnston Street
		ABBOTSFORD VIC 3067

### Privacy Statement

The personal information collected on this form by CIS, as registrar for NIB, for the purpose of effecting your instruction in relation to the Facility, maintaining registers of securityholders, facilitating distribution payments and other corporate actions and communications. Your personal information may be disclosed to related bodies corporate of CIS, to NIB and its professional advisers, to external service companies such as print or mail service providers, or as otherwise required or permitted by law. If you would like details of your personal information held by CIS, or you would like to correct information that is inaccurate, incorrect or out of date, please contact CIS. In accordance with the Corporations Act 2001 you may be sent material (including marketing material) approved by NIB in addition to general corporate communications. You may elect not to receive marketing material by contacting CIS. You can contact CIS using the details provided on the front of this form or E-mail [privacy@computershare.com.au](mailto:privacy@computershare.com.au).

# COMPUTERSHARE INVESTOR SERVICES PTY LTD ABN 48 078 279 277 FINANCIAL SERVICES GUIDE

ISSUE DATE: 09/10/07

## About this Financial Services Guide

In this Financial Services Guide (**FSG**), the term **CIS** refers to Computershare Investor Services Pty Limited ABN 48 078 279 277 (Authorised Representative No. 268511). The terms **we**, **our** or **us** also refer to CIS. The term NIB refers to NIB Holdings Limited ABN 51 125 633 856.

This FSG is an important document. It provides you with information about us to help you to decide whether you want to use the financial services offered by us.

This guide provides you with important information about:

- who we are;
- how you can contact us;
- the services we offer you;
- the remuneration, commissions and other benefits that we receive in respect of the financial services we provide;
- any relationships we have that may influence us when providing services to you, with other organisations affiliated with us or with product issuers; and
- our dispute resolution procedures that cover complaints by customers and what to do if you have a complaint or wish to register a complaint with our external dispute resolution provider.

## Who is responsible for the financial services provided?

If we provide you with any financial services, we will provide these to you as an authorised representative of Computershare Clearing (AFS Licence No. 234715) (see 'Licensee' below).

CIS and Computershare Clearing are members of the Computershare group of companies which is headed by Computershare Limited ABN 71 005 485 825, a company listed on the Australian Stock Exchange Limited (**ASX**) under the code of CPU. The Computershare group has offices around the globe.

## How to contact us

You can contact us in person, by facsimile, mail or by phone:

Office address: Level 2, 60 Carrington St,  
Sydney NSW 2000

Postal address: GPO Box 7045  
Sydney NSW 2001

Phone Number: (03) 9415 5000

Facsimile: (03) 9473 2500

## Licensee

Our authorising Australian financial services licensee is Computershare Clearing Pty Limited ABN 16 063 826 228 (AFS Licence No. 234715) (**Computershare Clearing**) whose registered address is 452 Johnston Street, Abbotsford VIC 3067.

Contact details for Computershare Clearing (the authorising licensee) are as follows:

Office address: Level 2, 60 Carrington St,  
Sydney NSW 2000

Postal address: GPO Box 7045  
Sydney NSW 2001

Phone Number: (03) 9415 5000

Fax Number: (03) 9473 2500

Email: [clearing@computershare.com.au](mailto:clearing@computershare.com.au)

## How can you give us instructions?

Generally, you can provide instructions by writing to us.

## What financial services are we authorised to provide to you?

Computershare Clearing, and we as its authorised representative are legally authorised under Computershare Clearing's Australian financial services licence to provide the following financial services (**Authorised Services**) to both retail and wholesale clients.

We are authorised to deal in:

- derivatives in the form of securities options and warrants;
- government debentures, stocks or bonds;
- interests in managed investments schemes (excluding Investor Directed Portfolio Services (**IDPS**)); and
- securities.

## What services do we provide?

CIS will arrange for you to dispose of your shares in NIB through the NIB Post-Listing Share Sale Facility (**SSF**) by:

- receiving and processing Sale Instruction Forms;
- calculating the quantity of shares to be sold, including batching Sale Instruction Forms;
- communicating to the broker the quantity (including batches) of shares to be sold;
- receiving the proceeds of the share sales from the broker and banking the proceeds to an account maintained by CIS; and
- despatching cheques (drawn on the CIS account) and transaction confirmations to participating shareholders.

## Who we act for

CIS and Computershare Clearing act for NIB in relation to the services described in 'What services do we provide'. As noted above we will provide the services acting as Computershare Clearing's authorised representative.

# COMPUTERSHARE INVESTOR SERVICES PTY LTD ABN 48 078 279 277

## FINANCIAL SERVICES GUIDE

ISSUE DATE: 09/10/07

Website: [www.fics.asn.au](http://www.fics.asn.au)

Email: [fics@fics.asn.au](mailto:fics@fics.asn.au)

### Associations with any product issuers

CIS and Computershare Clearing may provide Authorised Services to a wide range of product issuers. However, we believe that in relation to the SSF only those relationships or associations with NIB would be reasonably capable of influencing us in providing financial services to you. We are a party to a service agreement with NIB, which covers the provision of registry and other ancillary services, including facilities such as the SSF.

### How are we remunerated for the services we provide you?

You will be charged an administrative fee of \$15.95 (including GST) for the services we provide to you.

In addition the broker will deduct a brokerage fee of 0.75% of the gross proceeds (including GST).

We will retain interest earned on funds deposited in any bank account maintained by us in relation to the SSF.

NIB pays us fees in relation to the services we will provide to you. CIS charges an annual registry services fee to NIB and may also charge additional fees for additional services such as the SSF described under 'What services do we provide'.

Our employees receive an annual salary and may receive a bonus that is tied to performance. Computershare Clearing receives no remuneration for the services we provide to you.

### What to do if you have a complaint

If you are not completely satisfied with the services you receive from us in relation to the NIB SSF you have the right to complain about your dissatisfaction. We have a dispute resolution system in place to ensure that any complaint is dealt with fairly and efficiently.

If you have a complaint, you should take the following steps to resolve it:

1. Please contact us on (03) 9415 5000 or send details of your complaint to us in writing at:

Complaints Handling  
NIB Holdings Limited  
Computershare Investor Services  
Yarra Falls, 452 Johnston Street  
Abbotsford VIC 3067

or  
Complaints Handling  
NIB Holdings Limited  
Computershare Investor Services  
GPO Box 7045  
Sydney NSW 2001

2. If, despite our best efforts, you are unable to resolve your complaint within 45 days, you are entitled to refer your complaint to our approved external dispute resolution scheme provider:

Financial Industry Complaints Service Ltd  
PO Box 579  
Collins Street West  
Melbourne VIC 8007

Toll free: 1300 780 808

Facsimile: 03 9621 2291

### Accuracy and integrity of this FSG

The content and distribution of this FSG has been approved by Computershare Clearing to ensure that it complies with relevant financial services laws and is an accurate reflection of the information required.

### FSG does not constitute advice

The information presented in this FSG does not constitute investment or financial advice and no part of this FSG shall be construed as creating a fiduciary, financial or other advisory relationship between CIS and the recipient of, or any other person using the information in, this FSG. CIS will not be held liable for any decision made on the basis of the information contained in this FSG. CIS recommends that you seek independent professional financial advice which takes into account your objectives, financial situation and needs before proceeding with any investment.

# TERMS AND CONDITIONS OF THE NIB POST-LISTING SHARE SALE FACILITY

## 1 What is the NIB Post-Listing Share Sale Facility?

NIB Holdings Limited ABN 51 125 633 856 (**NIB**) is offering the Post-Listing Share Sale Facility (**Facility**) to provide you with an easy, convenient and cost-effective way to sell all of your fully paid ordinary shares in NIB (**Shares**). This Facility is not the same as the Pre-Listing Share Sale Opportunity that closed on 19 October 2007. The Pre-Listing Share Sale Opportunity was brokerage free.

**The Facility is entirely voluntary. You do not need to sell any of your Shares. The NIB Board makes no recommendation as to whether or not you should sell your Shares in the Facility.** The Facility is not the only way to sell your Shares. You can also sell your Shares through the Australian Securities Exchange (ASX) by contacting a broker. You are also able to sell your Shares off-market if you can find a buyer.

If you decide to sell your Shares in the Facility, your Shares will be sold on-market following the week in which your Post-Listing Share Sale Instruction Form (**Sale Instruction Form**) is received by Computershare Investor Services Pty Ltd (**Computershare**) and you will receive the net proceeds of the sale after the deduction of the costs outlined below.

You should seek independent financial advice (including tax advice) specific to your circumstances when determining whether or not to sell your Shares in the Facility.

## 2 Why is NIB offering the Facility?

If you hold a small parcel of Shares which you wish to sell, you may find that the transaction costs involved are significant relative to the value of your Shares. If you decide to sell your Shares in the Facility, you must pay the cost outlined below.

The Facility offers you a convenient way to sell your Shares, which is likely to also be cost-effective.

## 3 Who can use the Facility?

You can use the Facility if:

- you were entitled to be issued up to a maximum of 1,500 Shares on 1 October 2007, and your details were verified by 5.00pm (Melbourne time) on 25 October 2007 (please note that you can only sell any Shares you received before NIB listed on the ASX, and if you elect to participate in the Facility you must sell all of these Shares);
- you did not elect to participate in the Pre-Listing Share Sale Opportunity; and
- your Sale Instruction Form is received by Computershare by 5:00pm (Melbourne time) on 30 November 2007.

## 4 How do you use the Facility?

If you wish to use the Facility you must:

- *read* these Terms and Conditions; and
- *complete, sign and return* the Sale Instruction Form in the reply-paid envelope provided so that it is received no later than 5.00pm (Melbourne time) on 30 November 2007.

## 5 How long is the Facility open?

Sale Instruction Forms will be accepted from 5 November 2007 until 30 November 2007.

All Shares to be sold under the Facility will be sold during the period between 5 November 2007 and 7 December 2007 (**Sale Period**).

## 6 What are the costs of using the Facility?

Ord Minnett Limited ABN 86 002 733 048 (**Broker**) will deduct 0.75% of the gross proceeds (GST inclusive) from the sale of your Shares. Additionally, an Administration Fee of \$15.95 (GST inclusive) will be deducted.

You should seek independent financial advice (including tax advice) specific to your circumstances when determining whether or not to sell your Shares in the Facility.

## 7 Can I sell some but not all of my Shares?

No, if you wish to sell your Shares in the Facility you must sell all of your Shares.

## 8 Can I withdraw my Sale Instruction Form?

No. Once you have returned your Sale Instruction Form to Computershare, you cannot withdraw your Sale Instruction Form and you are irrevocably bound to sell all of your Shares through the Facility.

## 9 When and how will my Shares be sold?

If you use the Facility, you cannot specify the date on which your Shares will be sold.

Sale Instruction Forms will be aggregated on a weekly basis (as at 5:00pm each Friday up to and including 30 November 2007) and, subject to a minimum pool size of 20,000 Shares, sales will be executed for each weekly pool during the following trading week (**Weekly Sale Period**).

If the minimum pool size of 20,000 Shares is not reached in any week up to and including 23 November 2007, all acceptances received for that week will be included in the pool for the following week, subject again to the same minimum pool size. All acceptances still to be executed in the following trading week on 30 November 2007 will be executed regardless of whether the minimum pool size of 20,000 Shares is reached.

All Shares to be sold under the Facility will be sold on the ASX during the Sale Period.

The Broker reserves the right, in consultation with NIB, to vary the above process if market conditions are such that adhering to the process described above may have a material impact on the price at which Shares trade on ASX.

### Appointment of the Broker

The Broker has agreed to act for eligible holders of 1,500 or less Shares who have decided to use the Facility. NIB and the Broker have each appointed Computershare as their agent to carry out some of their obligations under these Terms and Conditions on their behalf.

If you use the Facility, you irrevocably appoint the Broker as an execution only broker, and authorise the Broker to sell all of your Shares on your behalf, in accordance with these Terms and Conditions.

This means that NIB, the Broker and Computershare are not giving, and are not obliged to give any advice to you.

# TERMS AND CONDITIONS OF THE NIB POST-LISTING SHARE SALE FACILITY

These Terms and Conditions do not constitute advice or a recommendation to sell or hold your Shares, nor that the Facility is the best way to sell your Shares.

The Broker will sell your Shares during the Sale Period in the ordinary course of trading on the ASX or by crossings. The Broker will not act as principal.

If you use the Facility, you irrevocably appoint and authorise NIB as your agent to do all things and execute all documents (including to effect any holding adjustment, securities transformation and other transmission or transaction in relation to your holding of Shares) to facilitate the sale of all of those Shares through the Facility.

## 10 What price will you receive?

If you use the Facility, you cannot specify the price at which your Shares will be sold. It is important to note that the market price of the Shares will change from time to time. The price that you receive for the sale of your Shares through the Facility may be more or less than the actual market price at the time of sale. Neither NIB, the Broker or Computershare provide any assurance as to what the price of the Shares on ASX will be. You will receive the volume weighted average price per Share of all Shares sold through the Facility during the particular Weekly Sale Period that your Shares are sold (**Weekly Sale Price**). The Weekly Sale Price is likely to vary from week to week. NIB will list on ASX on 5 November 2007. Information on the price of NIB Shares can be obtained from the daily press, though the ASX website ([www.asx.com.au](http://www.asx.com.au)), by looking up NIB's ASX code which is "NHF". In addition, the previous trading day's closing market price can be obtained by calling the NIB Information Hotline on 1300 664 316. NIB recommends that if you are considering participating in the Facility and wish to estimate the price you will receive, you should obtain the closing market price of Shares before returning your Sale Instruction Form.

The Weekly Sale Price you receive may also be different to the price for Shares on the ASX on the day that you return your Sale Instruction Form or on any other day (including the day on which your Shares are sold), and may not be the best price obtainable on the day on which your Shares are sold. The Weekly Sale Price will be calculated by the Broker and may not be challenged in the absence of manifest error.

## 11 How and when will I receive the proceeds from the sale of my Shares?

If you sell your Shares through the Facility, you will be paid by cheque. Cheques will be dispatched within seven working days after the close of each Weekly Sale Period (subject to the minimum pool size being achieved).

Computershare will notify you, by way of a transaction confirmation note sent to you at the address shown on NIB's share register, of the Weekly Sale Price you received for your Shares.

You will not receive interest on any proceeds of the sale of your Shares.

## 12 Financial Services Guides

The Broker is the holder of an Australian Financial Services Licence (Licence No. 237121). Computershare is an Authorised Representative (No. 268511) of Computershare Clearing Pty Ltd (the holder of an Australian Financial

Services Licence (Licence No. 234715)). If you use the Facility, you appoint NIB as your agent to receive Financial Services Guides (and any update of those documents) from the Broker and from Computershare. The Broker and Computershare have each provided a Financial Services Guide to NIB and will provide any updates to NIB. These Financial Services Guides (and any updates) are available on NIB's website ([nib.com.au](http://nib.com.au)) along with the other Facility documents and any new information in relation to the Facility which NIB, the Broker or Computershare wish to make available.

The Broker is not an authorised deposit-taking institution under the *Banking Act 1959* (Cth).

## 13 Additional terms of the Facility

- By signing and returning your Sale Instruction Form, you acknowledge that you have read and agree to the Terms and Conditions of the Facility, you are bound irrevocably to sell your Shares and you give the acknowledgements, warranties and undertakings set out on the Sale Instruction Form.
- The Terms and Conditions of the Facility are governed by the laws in force in New South Wales.
- Personal information may be collected on the Sale Instruction Form by NIB or Computershare for the purpose of the administration of, and the sale of Shares by the Broker through, the Facility. That information may be used by either NIB or Computershare, or both, and may be disclosed by each of them to the other, to their respective related bodies corporate, to NIB's advisers, to external service companies such as mail service providers for those purposes, or as otherwise required or permitted by law. Please contact NIB on 1300 664 316 if you wish to change any of your details.
- By completing, signing and returning the Sale Instruction Form, you:
  - (a) accept the risks associated with payment being dispatched to you by cheque at the address shown on NIB's share register, and your transaction confirmation note being sent to the same address;
  - (b) acknowledge that none of NIB, Computershare, the Broker, nor any other party involved in the Facility has any liability to you other than for the payment of any sale proceeds determined and payable in accordance with these Terms and Conditions;
  - (c) acknowledge that the price you receive by selling your Shares in the Facility may be higher or lower than the price at which Shares trade on ASX at any earlier or later point in time and may not be the highest price at which your Shares could be sold;
  - (d) warrant that you are the registered holder of the Shares referred to on your Sale Instruction Form and that your Shares are free from all mortgages, charges or other encumbrances (whether legal or equitable) of any kind and from any third party rights; and
  - (e) acknowledge that NIB, Computershare and the Broker reserve the right (for any reason) not to proceed with, or to modify the timetable, for the Facility in their absolute discretion.



**Financial Services Guide**

**Ord Minnett Limited**  
ABN 86 002 733 048  
AFSL 237121

**Ord Minnett Financial Planning  
Pty Limited**  
ABN 31 066 414 613  
AFSL 237122

## Introduction

<b>The issuers of this Guide</b>	<b>1</b>
<b>The purpose of this Guide</b>	<b>2</b>
<b>The documents you may receive from us</b>	<b>3</b>

## Part One

<b>The products and service solutions we can provide</b>	<b>4</b>
Ord Minnett Limited	4
Ord Minnett Financial Planning Pty Limited	5
<b>Who will be your Adviser?</b>	<b>5</b>
<b>Giving instructions to buy or sell</b>	<b>6</b>
<b>Privacy</b>	<b>6</b>
The purpose of collecting personal information	6
Disclosure of personal information	7
Security of personal information	7
Your questions about privacy	7
Accessing your personal information	8
Telephone calls	8
<b>Complaint handling</b>	<b>8</b>

## Part Two

<b>Relationships and associations</b>	<b>10</b>
<b>Remuneration and other benefits</b>	<b>11</b>
<b>How Ord Minnett Limited is paid for our brokerage services</b>	<b>12</b>
Australian Equities	12
Australian Exchange Traded Options	12
International Equities	14
<b>How Ord Minnett is paid for our advisory services</b>	<b>16</b>
Fees for Portfolio Services	16
Financial Planning	17

<b>Contact Details</b>	<b>21</b>
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# Introduction

## The issuers of this Guide

This Financial Services Guide ("FSG") is issued by:

- Ord Minnett Limited ("OML")
- Ord Minnett Financial Planning Pty Ltd ("OMFP")

In this FSG we refer to these companies as "OM", "the Companies", "we", "us" and "our".

Each of the companies is a member of the Ord Minnett Group of companies, and each holds an Australian Financial Services License. OML is also a Market Participant of the Australian Stock Exchange Limited (ASX), a Broker Participant in the CHESS system operated by ASTC (a group company of ASX) and a Clearing Participant of the Australian Clearing House Pty Limited.

OMFP is also a Principal Member of the Financial Planning Association of Australia Limited.

The companies can be contacted via the addresses listed at the back of this Guide.

All details and information in this FSG are current as at the date of issue. We will publish any minor changes to the FSG on our website ([www.ords.com.au](http://www.ords.com.au)). We will update the FSG if there are material adverse changes or as required by the law.

## The purpose of this Guide

This FSG has been produced to inform you about our products and services and the fees that we charge.

This FSG has two parts.

Part One includes information about;

- The financial services we can provide
- The financial products we can offer
- Your privacy and how we use your personal information
- How we handle complaints if they arise.

Part Two includes information about;

- The significant relationships and associations that the Companies have
- The remuneration that may be paid to us or to other relevant persons associated with the provision of our products and services.

## The documents you may receive from us

In addition to this Guide, you may receive a Statement of Advice ("SoA") and/or a Product Disclosure Statement ("PDS") from us.

An SoA is a written record of the advice provided by us to you, and includes information about fees, commissions and associations that may have influenced our advice.

Personal advice is advice that takes into account your personal objectives, financial situation and needs. In general we must give you an SoA the first time we provide personal advice about any financial product.

Within 7 years of us providing personal advice, you may request a copy of our record of the advice from your Adviser.

A PDS is a type of offer document and provides information about a product – for example, its features, benefits, fees and associated risks – to enable you to make an informed investment decision.

A PDS must be given to you in connection with any offer or recommendation to invest in;

- Managed funds
- Options
- Warrants
- Superannuation products.

A Prospectus may be issued instead of a PDS for some financial products – for example, shares and debentures.

# Part One

## **The products and service solutions we can provide**

### **Ord Minnett Limited**

OML is authorised to advise and deal in the following;

1. Trading in domestic and international equities
2. Fixed interest securities
3. Managed funds
4. Margin Lending services
5. Derivatives products including Options trading
6. Structured products and protected equity investments
7. Initial Public Offerings and other capital raisings
8. Corporate Finance and advisory.

We also offer Discretionary and Non-Discretionary Portfolio Management Services, transaction execution services, online transaction services and online information services. We are also authorised to deal in foreign exchange in order to facilitate settlement of international transactions and to provide a custodial or depository service in relation to our nominee company services, operated as part of our stockbroking business.

## Ord Minnett Financial Planning Pty Limited

OMFP is authorised to provide advice in the following areas;

1. Development of wealth creation programs
2. Asset allocation
3. Superannuation
4. Retirement planning
5. Life products including life insurance and life risk insurance products
6. Estate planning
7. Tax effective investment.

We also provide advice to Australian corporations and their staff in the areas of redundancy and retirement benefits, outplacement financial advice and individual staff counselling.

### **Who will be your Adviser?**

Our Advisers will give you advice. They are representatives of Ord Minnett and its associated entities and we are responsible for the advice they provide to you.

## **Giving instructions to buy or sell**

Instructions to buy or sell are to be provided to us in person or telephone only.

## **Privacy**

We are bound by the National Privacy Principles and will provide you with financial services in a secure and confidential manner.

## **The purpose of collecting personal information**

We will collect and use personal information about you;

- To provide you with products, services or information that you might request or reasonably expect
- To manage our rights and obligations under applicable laws and regulations
- To conduct research, planning, product development, risk assessment and marketing
- For other purposes required or authorised by law.



## Disclosure of personal information

We may share your personal information with;

- Any member or affiliate of the Ord Minnett Group of companies
- Any entity carrying out functions on our behalf
- Any other entity that we engage to assist in the provision of services requested by you.

You should note that the personal information we collect about you may be disclosed to third parties if required or authorised by law.

## Security of personal information

We take reasonable steps to preserve the security of the personal information we collect. All stored personal information is protected from unauthorised access by secure passwords, user login requirements or other security procedures.

## Your questions about privacy

If you have any questions about our privacy policies, please contact the Privacy Officer by writing to;

**Privacy Officer**  
Ord Minnett  
Level 8, NAB House  
255 George Street  
Sydney, NSW, 2000

You may also access our Privacy Policy at our website [www.ords.com.au](http://www.ords.com.au)

## Accessing your personal information

If you wish to access and update the personal information we hold about you, please contact your Adviser or the Privacy Officer at the address above.

## Telephone calls

Telephone calls to and from our offices may be recorded and monitored to assist in resolving disputes.

## Complaint handling

We have in place a number of procedures consistent with Australian Standard 4269. In the event of a complaint;

1. Discuss the matter with your Adviser or your local OM office manager
2. If you are unhappy with the response you receive, please write to;

### Compliance Manager

Ord Minnett  
Level 8, NAB House  
255 George Street  
Sydney, NSW, 2000

When dealing with a complaint that you have submitted to us in writing, we will;

- Provide a written acknowledgement of our receipt of your complaint in the first instance
  - Prepare a response to ensure that all matters raised are thoroughly investigated and responded to appropriately. We aim to do this within 30 days.
3. If you are not satisfied with our complaint resolution procedures, you have the right to contact an independent complaints resolution body;

**Financial Industry Complaints Service Limited**  
PO Box 579  
Collins Street West  
Melbourne, Victoria, 8007

Freecall: 1300 780 808  
Facsimile: (03) 9621 2291  
Website: [www.fics.asn.au](http://www.fics.asn.au)

# Part Two

## Relationships and associations

The Ord Minnett Group of companies includes;

- Ord Minnett Limited – which provides stockbroking services
- Ord Minnett Financial Planning Pty Limited – which provides financial advice in areas of wealth creation, wealth protection, asset allocation, superannuation, redundancy, retirement and estate planning
- Ord Minnett Management Limited – which acts as a responsible entity for managed investments such as the Ord Minnett Cash Management Trust and the Ord Minnett Enhanced Income Fund.

Through our close relationship with JPMorgan, we have the ability to;

- Access JPMorgan's Australian capital raisings in the form of Initial Public Offerings, placements and underwritings
- Access JPMorgan's institutional research on Australian listed securities, listed property trusts, hybrid securities, global economic conditions and market strategies, as well as their global research.

We also offer the Margin Lending product of Leveraged Equities, which we brand as Ord Minnett Margin Lending.

## Remuneration and other benefits

In the absence of any special arrangements, Part Two sets out our fees. All fees are exclusive of GST and we reserve the right to change these fees from time to time.

Generally, our remuneration takes the form of;

- Brokerage which we charge you when we buy or sell financial products on your behalf
- Fees charged at a fixed rate for services provided
- Fees based on the value of your funds under management, or
- Initial and ongoing commission paid to us by product and service providers for referring you to them.

While some of the fees we charge are tax deductible, we recommend that you seek independent taxation advice on this matter.

We may charge fees above, or in addition to, those disclosed in this FSG where we have obtained your prior consent in writing.

Where we are required to issue you with an SoA in connection with personal advice, that document will provide details of the fees payable relative to that advice.

## How Ord Minnett Limited is paid for our brokerage services

We charge you brokerage when we buy or sell financial products for you. Brokerage and government charges are deducted from the proceeds of a sale or added to the purchase price of an order we receive from you.

Our brokerage rates depend on the type and level of service, the size of the transaction and the frequency of these transactions. The brokerage charged is a percentage of the total consideration.

A minimum charge may apply to transactions. Please also note that rates may be negotiated between you and your Adviser, and fees may be subject to change.

### Australian Equities and Exchange Traded Options

#### Australian Equities (excl. GST)

\$0 – \$15,000	\$25 + 2%
\$15,000 – \$50,000	plus 1.5%
\$50,000 and over	plus 1%

A minimum charge of \$100 applies

#### Australian Exchange Traded Options (excl. GST)

Premium Value	Opening Position	Closing Position
0 – \$5,000	2.5%	1.25%
\$5,001 – \$15,000	2%	1%
\$15,001 and over	1.5%	0.75%

A minimum charge of \$100 applies

## Miscellaneous Fees and Charges

A number of fees and charges may be charged and are subject to discussion between you and your Adviser.

These are set out in the table below (excl. GST);

Fail Fee – On undelivered sales	\$50.00 per day or 0.1% whichever is greater
SRN Query	\$16.50
Off Market Transfers	\$75.00
Reprinting of CHESSE Holding Statement	\$16.50
Dishonoured Cheques	\$9.50
International Telegraphic Transfers	\$20.00
Bank Cheques	\$7.50
RTGS Payments	\$13.20
Late payment fee – Buys	\$50.00 plus Interest
Early settlement fee – Sells	\$50.00 plus Interest
Confirmation/Statement re-prints	\$5.00
Re-print of Dividend Advices/ Tax statements	\$25.00

## International Equities

International transactions are typically subject to a fee of 1.5% of the value and subject to a minimum charge of USD\$200, plus GST.

Exchange rate movements may affect the final price paid in Australian dollars. If you wish, we can facilitate conversion of the total cost/proceeds into Australian dollars, which is the amount payable by you/to you.

In dealing with a foreign exchange dealer to facilitate settlements in foreign currencies, we may earn up to a maximum of 0.05% (5 basis points) on the spread on the total foreign exchange transaction volume generated.

### Miscellaneous Fees and Charges

A number of fees and charges may be applied and are set out in the table below;

Custody Fee for inactive accounts	USD\$65 p.a.
Outgoing Account Transfers (either to another custodian or direct registration to client)	USD\$100 per transfer
Foreign Securities Custody Fee	USD\$2 per security, per month, per account
Incoming Account Transfers (either from another custodian or direct registration from client)	At cost
Foreign Receive Fees	At cost
International Telegraphic Transfers	At cost
Miscellaneous Exchange Fees, and any other regulatory fees that may be applicable	At cost



From the above table, please note that;

- Custody fees are imposed upon accounts that are defined as inactive, i.e. accounts holding a security position for a calendar year (1 January to 31 December) without generating a trade, or margin interest of USD\$100 or more. Systematic reinvestment activity in mutual funds and/or exchange activity in mutual funds will be considered as a trade. Please note that dividend reinvestment activity is not considered as a trade.
- Ord Minnett reserves the right to pass through to your account any additional charges, or changes to existing charges that Ord Minnett may incur as a result of changes in industry practices or through the course of normal business operations. You will be notified of any of these changes prior to other implementation.

### **Partial Execution**

For all limit and market orders which are partially executed in the same trading day, normal brokerage will be charged for the total portion executed per day. Brokerage charges may be converted and applied in the local currency, and as a result this may result in variances in the USD\$ equivalent brokerage being applied.

## How Ord Minnett is paid for our advisory services

### Fees for Portfolio Services

Our Portfolio Administration and Reporting Service charges an annual management fee calculated according to the value of your portfolio. Government taxes and charges may apply.

#### **Discretionary Portfolio Management** (incl. GST)

Total Portfolio Value	2.0% p.a.
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A minimum fee of \$5,000 p.a. applies

#### **Non-Discretionary Portfolio Management** (incl. GST)

Total Portfolio Value	1.50% p.a.
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A minimum fee of \$3,750 p.a. applies

We may charge brokerage at standard rates or performance fees agreed in writing with you for certain transactions in addition to the above annual management fee.

### Commissions and other benefits we receive from Product Issuers

Generally, the payments we may receive from a Product Issuer will be based on the amount you pay, and may vary from one Product Issuer to another at their discretion.

We may receive either upfront commissions from an Issuer, or alternatively, ongoing commissions. Typically, these ongoing commissions may be 0.25% per annum on the value of your holding for as long as you hold the product.

Volume bonuses may also be paid to us by Product Issuers, and may vary from one Issuer to another. Additionally, our Advisers can also earn bonus payments based on the overall commission generated during the year. If earned, this bonus is paid at the end of each financial year.

We are required by law to maintain a trust account on your behalf in order to hold funds which are to be used for your share trading account. We will retain any interest that may be earned on this account.

## Financial Planning

### Financial Plan

A plan will be charged at a rate commensurate with the level of complexity of your financial situation. A fixed quote will be provided prior to work commencing. The minimum charge is \$1,320 including GST.

### Premier Service

This planning service includes ongoing advice, portfolio reviews and comprehensive reporting and carries a minimum annual fee of \$5,500 including GST.

This fee may be calculated as a percentage of portfolio value, with a maximum of 1.1% of all funds under advice. There may also be an additional fee in the first year of up to 1.65% which compensates for our time in assisting you with your financial plan, reorganisation of your affairs and liaising with your lawyer and accountant as required.

Additionally, we may be remunerated by way of commission on funds placed within particular investments. All Premier Service fees and the method of their payment will be clearly detailed to you.

Our fees may be tax deductible, and we make every effort possible to keep non-tax deductible fees to a minimum.

### **Review Service**

The Review Service includes an annual investment portfolio review and limited ongoing advice and carries a minimum annual fee of \$3,300 including GST. We may also charge an hourly fee where your situation is more complex.

Our Review Service fee may be calculated as a percentage of portfolio value, with a maximum being 0.88% of all funds under advice. There may also be an additional fee in the first year of up to 1.65% which compensates for our time in assisting you with your financial plan, reorganisation of your affairs and liaising with your lawyer and accountant as required.

Additionally, we may be remunerated by way of commission on funds placed within particular investments.

All Review Service fees and the method of their payment will be clearly detailed to you. Our fees may be tax deductible, and we make every effort possible to keep non-tax deductible fees to a minimum.

## Consulting Service

The charge for this service is \$330 per hour, including GST. You will receive an estimate of our costs before work commences.

## Investment Products

**Managed Funds;** If we recommend a managed fund investment to you, the relevant manager may pay us commission if you chose to invest in that particular product. Commission rates vary and we will discuss them with you at the time we make the recommendation. A fund manager may also pay commission to us for as long as your investment remains with them. These amounts will be paid out of the manager's own funds. Your Adviser will give you details with fees and rates disclosed in the Product Disclosure Statement or SoA provided to you.

**Cash Management accounts;** Cash Management accounts, including the Ord Minnett Cash Management Trust account, charge a variety of fees and varying rates of interest which will be disclosed in the Product Disclosure Statement or SoA provided to you.

The commission earned by your Ord Minnett Adviser on the Ord Minnett Cash Management Trust is 0.25%, which is comparable to other Cash Management Trusts available to you.

**Fixed Interest products;** Rates vary for these products with the exact rates disclosed in the Product Disclosure Statement or SoA provided to you.

**Life Insurance products;** A life insurance company may pay us initial and ongoing commission when we arrange life risk insurance or investment life insurance products through that company. As the commission payable may vary with each insurer, your Adviser will give you details about the amount when advising you about such products.

We may also have arrangements with insurance brokers under which a broker may pay us a portion of any commission they receive. Your Adviser will give you details about the amount when advising you about such products with the exact rates disclosed in the Product Disclosure Statement or SoA provided to you.

# Contact Details

## Sydney (Head Office)

Level 8, NAB House  
255 George Street  
Sydney NSW 2000  
Tel: (02) 8216 6300  
Fax: (02) 8216 6311

## Adelaide

Level 11, 13 Grenfell Street  
Adelaide SA 5000  
Tel: (08) 8203 2500  
Fax: (08) 8203 2525

## Brisbane

Level 10, Waterfront Place  
1 Eagle Street  
Brisbane QLD 4000  
Tel: (07) 3214 5555  
Fax: (07) 3214 5550

## Buderim

84 Burnett Street  
Buderim QLD 4556  
Tel: (07) 5430 4444  
Fax: (07) 5430 4400

## Caloundra

79-81 Bulcock Street  
Caloundra QLD 4551  
Tel: (07) 5491 3100  
Fax: (07) 5491 3222

## Canberra

Ambit House  
101 Northbourne Avenue  
Canberra ACT 2600  
Tel: (02) 6206 1700  
Fax: (02) 6206 1720

## Coffs Harbour

Suite 4, 21 Park Avenue  
Coffs Harbour NSW 2450  
Tel: (02) 6652 7900  
Fax: (02) 6652 5716

## Dubbo

35 Church Street  
Dubbo NSW 2830  
Tel: (02) 6884 4680  
Fax: (02) 6884 2353

## Gold Coast

Level 5, 140 Bundall Road  
Bundall QLD 4217  
Tel: (07) 5557 3333  
Fax: (07) 5557 3377

## Mackay

45 Gordon Street  
Mackay QLD 4740  
Tel: (07) 4969 4888  
Fax: (07) 4969 4800

## Melbourne

Level 19, Optus Centre  
367 Collins Street  
Melbourne VIC 3000  
Tel: (03) 9608 4111  
Fax: (03) 9608 4142

## Newcastle

3rd Floor, T&G Building  
45 Hunter Street  
Newcastle NSW 2300  
Tel: (02) 4929 3937  
Fax: (02) 4929 6194

## Tamworth

Suite 3, 344-346 Peel Street  
Tamworth NSW 2340  
Tel: (02) 6761 3333  
Fax: (02) 6761 3104

## Wollongong

3/55 Kembla Street  
Cnr Market & Kembla Streets  
Wollongong NSW 2500  
Tel: (02) 4226 1688  
Fax: (02) 4226 1604

## About your Ord Minnett Authorised Representative

Name of Ord Minnett Limited/Ord Minnett Financial  
Planning Pty Ltd Authorised Representative:  
(delete as applicable):

Corporate

Authorised Representative No.

Corporate

Authorised Representative No.

Adviser

Authorised Representative No.

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**ORD MINNETT**