

Financial Services Guide

What is the purpose and content of this guide?

This Financial Services Guide (FSG) is an important document provided to you to give you information about the financial services that we offer you. The FSG is designed to assist you in deciding whether or not to use any of the financial services that are offered in this FSG.

This FSG contains information about who is providing the financial services, how the financial services licensee and other parties are remunerated, details of our internal and external complaints and dispute resolution procedures and how you can access them, and how we will deal with your personal information.

If you need more information or clarification of any matter raised in this document, please contact Stirling Property Funds (Stirling) by email, telephone or letter (see contact details set out below).

Stirling managed funds

We may provide you with a Product Disclosure Statement or Information Memorandum (**Offer Document**) in relation to a Stirling managed fund, which may be either a registered or unregistered managed investment scheme (**Fund**). The Offer Document will set out the terms and conditions of investing in the Fund.

We will provide you with a copy of the Offer Document if you wish to consider making an investment in the Fund.

The purpose of the Offer Document is to give you sufficient information to help you make a decision about whether or not to invest in the Fund. The Offer Document contains information about the applicable Fund including the features, benefits, fees and risks associated with the Fund to assist you in making an informed investment decision.

If you want to invest in a Fund, you will need to complete the Application Form attached to the applicable Offer Document. You should consider the applicable Offer Document in deciding whether to invest in a Fund.

The financial services referred to in this FSG are:

1. the provision of general financial product advice in relation to interests in the Fund;
2. dealing in interests in the Fund;
3. dealing in any basic deposit products, hedging products and insurance policies relevant to the Fund; and
4. operating the Fund.

The financial services are offered by:

Stirling Property Funds Ltd ABN 19 617 836 736 AFS Licence No. 497783

Level 45, 25 Martin Place
Sydney NSW 2000

Telephone: +61 2 9232 3090 (**Stirling Property Funds**)

We are responsible for the financial services provided including the distribution of this FSG.

When we are providing the general financial product advice referred to in this FSG, we are acting on our own behalf. The other financial services referred to in this FSG are provided by us as responsible entity of the Fund on behalf of Fund members.

Who is Stirling Property Funds Ltd?

We hold Australian Financial Service Licence No. 497783 and we are, or our controlled entity is, the responsible entity or trustee (as applicable) of the Fund. For further information about Stirling, please see the relevant Offer Document.

How much do we receive for providing the financial services?

We do not directly charge you for providing financial product advice or other information in relation to the Fund.

Any fees and other costs that are payable to become an investor in the Fund or which are payable once you have become an investor, are outlined in the Offer Document.

We charge the Fund management fees and costs for managing a Fund, which may include a performance fee where the Fund outperforms a benchmark return, and transaction costs that relate to the Fund's acquisition or sale of assets. Further details of these fees and other costs that are charged to the Fund are outlined in the applicable Offer Document.

You may request particulars of the remuneration or other benefits but that request must be made within a reasonable time after you are given the FSG and before any financial service identified in the FSG is provided to you.

How will I pay for the financial services?

You will not be required to pay any amount (in addition to the amount that you invest in the Fund) for the financial services described in this FSG, except as outlined in the applicable Offer Document. Any such fees will impact on the returns that are generated on your investment in the Fund.

Who can I complain to if I have a complaint regarding Stirling Property Funds' services?

If you have any complaints about the financial services provided to you by Stirling Property Funds, you should take the following steps:

Contact Stirling Property Funds first via one of the following methods:

Email: info@stirlingpropertyfunds.com.au

Phone: +61 2 9232 3090

Mail: Stirling Property Funds Ltd, Level 45, 25 Martin Place, Sydney NSW 2000

The team will seek to resolve your complaint within 21 days.

If you still do not get a satisfactory outcome, you have the right to complain to the:

Australian Financial Complaints Authority (**AFCA**) Website: www.afca.org.au
Email: info@afca.org.au Phone: 1800 931 678 (free call) Mail: AFCA, GPO Box 3, Melbourne VIC 3001

The Australian Financial Complaints Authority is independent of Stirling Property Funds.

How is my personal information dealt with?

At Stirling Property Funds, your personal information is important to us. We are committed to the principles set out in the Privacy Act and will ensure the privacy and security of your personal information. A copy of Stirling Property Funds' Privacy Policy is available at Stirling Property Funds' website www.stirlingpropertyfunds.com.au, or by telephoning +61 2 9232 3090.

Conflicts of interest

We take our obligation to act in your best interests seriously. We will always ensure that the services that we provide to you are provided efficiently, honestly and fairly, and if there is a conflict between your interest and our interest, we will give priority to your interest. We invite you to contact us if you believe that we have not served your best interest.

Compensation arrangements

We, as the holder of an Australian Financial Services Licence, carry the required Professional Indemnity Insurance for loss or damage suffered because of breaches of relevant obligations under the Corporations Act by Stirling Property Funds. These arrangements satisfy the requirements for compensation arrangements under section 912B of the Corporations Act.

General advice warning

To the extent that any statement constitutes financial product advice, that advice is general advice only and has been prepared without taking into account your objectives, financial situation or needs. You should, before deciding to acquire or to continue to hold an interest in the Fund, consider the appropriateness of the advice having regard to your objectives, financial situation or needs and obtain and consider the Offer Document for the Fund.

Date

This FSG is dated 20 June 2022.