

Financial Services Guide

Ord Minnett Limited
ABN 86 002 733 048
AFSL 237121

January 2022

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Introduction

The issuers of this Guide

This Financial Services Guide (“FSG”) is issued by:

- Ord Minnett Limited (“Ord Minnett”)

In this FSG we refer to this company as “the Company”, “we”, “us” and “our”.

The Company is a member of the Ord Minnett Group of companies, and holds an Australian Financial Services License.

Ord Minnett is a Market Participant of ASX Limited (ASX) operator of the Australian Securities Exchange market and a Broker Participant in the CHESS system operated by ASX Settlement Pty Limited (a group company of ASX). Ord Minnett is also a participant of Cboe Australia Pty Ltd (Cboe) and is authorised to trade in the Cboe market.

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

Non-Aligned but not independent

In September 2019, a consortium of Ord Minnett staff and private investors bought out our two former shareholders IOOF Holdings Limited and JPMorgan, thereby securing 100% ownership.

As a consequence, Ord Minnett is now the largest non-aligned financial services provider in Australia. We are not owned or partly owned by any other financial services business and do not have any obligation to sell or advise on any specific brand of financial product.

This means that our advisers are always in a position to recommend the products they feel will be in the best interests of their clients.

However, Ord Minnett and its representatives are not independent, impartial or unbiased (which are restricted words or expressions under the Corporations Act) in relation to the provision of personal advice to retail clients because its representatives may receive monetary benefits in connection with that advice.

It is important to understand that disclosing our lack of independence and detailing our remuneration structure does not reduce our obligation to act in your best interests. If you are a retail client and we give personal advice, we have a duty to act in your best interests when providing personal advice and are obliged to provide you with appropriate advice.

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 (ords.com.au).

The purpose of this Guide

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

The documents you may receive from us

Statement of Advice (SoA)

If you are seeking personal financial product advice, we will ask you to provide details of your financial situation, particular needs and investment objectives. We will use this information to prepare a written Statement of Advice.

A Statement of Advice 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 a Statement of Advice the first time we provide personal advice about any financial product.

You may request a copy of a Statement of Advice however the request must be made within seven years of the provision of advice.

Record of Advice

For certain financial services, we may not need to issue you with a Statement of Advice, and a Record of Advice (RoA) may be prepared instead. The RoA will only be issued to you if you request it, within a reasonable time-frame, from your adviser.

Product Disclosure Statement

A Product Disclosure Statement (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.

Prospectus

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 are on our website at ords.com.au

Ord Minnett Limited

Ord Minnett is authorised to offer the following products and services:

1. Trading in domestic and international equities
2. Fixed interest products
3. Managed funds
4. Margin Lending
5. Derivatives, including Exchange Traded Options
6. Initial Public Offerings and other capital raisings
7. Corporate Finance
8. Research and advisory services
9. Discretionary and Non-Discretionary Portfolio Management Services.

Ord Minnett is also authorised to deal in foreign exchange in order to facilitate settlement of international transactions and to provide custodial services which are incidental to our stockbroking business.

It is important that you understand the type of advice we will provide to you as a client of Ord Minnett.

Ord Minnett has been a part of the Australian stockbroking industry since the 1940's. Ord Minnett is very proud of this heritage and today is a Principal Member of the Stockbrokers Association of Australia.

As a traditional stockbroking firm, Ord Minnett generally provides stockbroking advice, which is 'scaled' advice relating to a specific area of your investment needs. In effect, this means that we will be advising you on the investment of a portion of your assets into primarily listed investments.

We can also provide an execution-only service which enables you to instruct us to transact on listed securities, derivatives and/or managed funds on your behalf. Should you elect to use this service we will not provide you with any personal advice and therefore will not take into account your objectives, financial situation and needs.

Ord Minnett Financial Planning

If you need comprehensive and strategic financial advice, you may consider using our financial planning service which is provided by Ord Minnett Financial Planning.

If you choose to use our financial planning service, your adviser will consider your individual needs and objectives, your investment time frame and tolerance for risk and provide you with a comprehensive investment strategy which may include any or all of the following relevant areas of advice:

1. Asset allocation
2. Investments in securities, derivatives, listed products and/or managed funds
3. Superannuation
4. Gearing strategies
5. Wealth protection (through the use of income protection, trauma or life insurance)
6. Retirement planning
7. Redundancy/early retirement.

Your adviser will formulate an appropriate investment strategy and then create a personalised and comprehensive Statement of Advice. In formulating

recommendations, your adviser may consider taxation, legal and estate planning implications. However, as we are not specialists in these areas, you should seek further advice, as relevant, from an appropriate specialist.

Should you accept the recommendations contained within the Statement of Advice, we will then assist you with the implementation of the recommendations.

Ord Minnett Financial Planning also provides you with an ongoing advisory relationship and associated services. We will ensure that your investment strategy remains relevant to your changing situation, legislative changes and market developments.

Giving instructions to buy or sell

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

Privacy

We recognise the importance of protecting your privacy. Your personal information will be handled in accordance with our privacy policy, which outlines how the information we collect from you is used, stored and disclosed.

We will collect your personal information from the client information questionnaire you complete with your financial adviser. As a financial service provider, we are obligated to verify your identity and the source of any funds. Accordingly, we will ask you to present identification documents, such as, your passport and driver's licence, which will be held on file.

The main reason we collect, use and/or disclose your personal information, is to provide you with the products and services that you request. This may also include the following related purposes:

- To help your financial adviser provide you with financial advice and ongoing services in relation to your account with us.

- To facilitate internal administration, accounting, research, risk management, compliance and evaluation of our products and services.
- To provide you with information about other products and services that we or our associates offer which may be of interest to you.

We may also disclose your information to external parties some of whom act on your or our behalf.

These parties may include:

- Your financial adviser
- Banks or other financial institutions
- Insurers and reinsurers and their claims agents and assessors
- Product providers
- Mail houses

We are also permitted to collect and disclose your personal information when required or authorised to do so by law.

By signing the client information questionnaire, you agree to us collecting, storing, using and disclosing your personal information. If you do not provide all the information requested in your application form, we may not be able to provide you with financial advice.

If you have concerns about the accuracy and completeness of the information we hold, you may request access to your personal information by contacting the Privacy Officer:

By mail: Privacy Officer
Ord Minnett Limited
Level 18, Grosvenor Place
225 George Street
Sydney NSW 2000

By email: privacyofficer@ords.com.au

By phone: (02) 8216 6300

Depending upon the nature of the request, we may have the right to impose a reasonable charge.

To obtain a copy of our privacy policy please contact our client services team on 1300 221 697 or download from our website at www.ords.com.au/privacy-policy.

Complaints Handling Procedures

We want to hear all your comments, whether they are favourable or not, because it is in our interests to promptly address any concerns you may have. We have implemented internal complaint handling procedures consistent with Australian Standard ISO 10002, Quality Management – Customer Satisfaction – Guidelines for complaints handling in organisations.

You should firstly contact your adviser and discuss your concerns. If your concerns are not resolved to your satisfaction, then please write to:

The Compliance Manager

Ord Minnett
Level 18, Grosvenor Place
225 George Street
Sydney NSW 2000

If you are still dissatisfied you may write to:

The Australian Financial Complaints Authority

Telephone: 1800 931 678
Website: www.afca.org.au
Email: info@afca.org.au
Mail: GPO Box 3, Melbourne VIC 3001

Ord Minnett is covered by a Professional Indemnity Insurance Policy which satisfies the requirements for compensation arrangements under section 912B of the Corporations Act.

Relationships and associations

The Ord Minnett Group of companies includes;

- Ord Minnett Limited
- Ord Minnett Hong Kong Limited
- Ord Minnett Management Limited – which acts as a responsible entity for managed investments such as the Ord Minnett Cash Management Trust.

In June 2019, a consortium of Australian private investors and Ord Minnett employees led by Ord Minnett's Executive Chairman, Karl Morris agreed to acquire 100% of Ord Minnett from its shareholders, IOOF and J.P. Morgan. Following the successful completion of the acquisition in September 2019, Ord Minnett became one of the largest privately owned wealth management firms in Australia.

Ord Minnett and HUB24

We have outsourced the administration and reporting obligations of our Portfolio Administration and Reporting Service (including our Managed Discretionary Account Service) as well as our Unified Managed Account Service to our partner HUB24 Custodial Services Ltd (HUB24).

HUB24 is an ASX listed company which specialises in the provision of trading and reporting platforms to the financial services industry and provides Ord Minnett advisers with the technology to efficiently manage and add value to their client portfolios.

We have chosen HUB24 as we can be assured that due skill and care will be taken when providing services to our clients and we monitor the performance of these services on a daily basis to ensure that this is the case.

Ord Minnett and FinClear

Ord Minnett has entered into an agreement with FinClear Services Pty Ltd AFS Licence 338264 and ABN 60 136 184 962 ("FinClear") to settle and clear all ASX transactions executed by Ord Minnett.

Remuneration and other benefits

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.

All fees are exclusive of GST and we reserve the right to change these fees from time to time.

Part Two

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

We may charge fees above, or in addition to, those disclosed in this FSG where we have disclosed such fees to you in writing prior to providing the relevant service. 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.

Brokerage Schedules – Australian Exchange Traded Equities and Derivatives (excluding GST)

Brokerage is charged as a percentage of the total consideration when buying or selling shares or derivatives. Brokerage rates are subject to negotiation between the client and the Adviser, and will depend on the type and service required, including the size and frequency of transactions. The brokerage rate may be applicable to all transactions or a rate may be applied to a single transaction.

Brokerage rate charges range up to 3.00% for all domestic Equity, Warrant and ETO (Exchange Traded Options) transactions depending on the 'agreed brokerage rate' between the Client and the Adviser. If there is no agreed brokerage rate a 'Default Brokerage Rate' will be applied to the client account of 1.00% per contract/confirmation note with a minimum charge of \$100, excluding GST.

The 'Default Brokerage Rate' schedule is set out below.

Australian Equities (excl. GST)*

Consideration	Brokerage Rate
\$1 and over	1%

Australian Exchange Traded Options (excl. GST)*

Premium Value	Opening Position	Closing Position
\$1 and over	1%	1%

* A minimum charge of \$100, excluding GST, 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	\$100.00 per day up to a maximum of \$5000 per day
SRN Query	\$16.50
Off Market Transfers	\$100.00
Dishonoured Cheques	\$9.50
International Telegraphic Transfers	\$20.00
RTGS Payments	\$13.20
Late payment fee – Buys	\$50.00 plus Interest
Early settlement fee – Sells	\$50.00 plus Interest
Print and Post of Contract Notes	up to \$5.00
Confirmation/Statement re-prints	\$5.00
Re-print of Dividend Advices/ Tax Statements	\$25.00
Reprinting of CHESS Holding Statement	\$16.50

International Equities

Through the Ord Minnett International Service (OMIS), clients can gain access to international equities, exchange traded funds, fixed interest and foreign exchange products.

International transactions are typically subject to a fee of 1% of the value and subject to a minimum charge of USD\$200.

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.

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.
Non-US Securities Custody Fee	USD\$2 per security, per month, per account
Cash Deposit Fee	AUD\$30
Cash Withdrawal Fee	USD\$20

For a comprehensive list of fees please ask your Ord Minnett Financial Adviser.

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 their 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.

Fees for Portfolio Services

Portfolio Administration and Reporting Service

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

Non-Discretionary Portfolio Management (excl. GST)

Total Portfolio Value	1.50% p.a.
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A minimum fee of \$7,000 p.a. applies

Managed Discretionary Account Service

Our Managed Discretionary Account (MDA) service allows your adviser to make day to day investment decisions on your behalf without first consulting you.

To open an MDA Account you must sign an MDA Agreement with Ord Minnett. You must also agree to subscribe to Ord Minnett's Portfolio Administration Reporting Service.

When you open an MDA Account your adviser will prepare an Investment Program based on your personal circumstances, as well as your financial situation, needs and objectives. Your adviser will regularly review your Investment Program to ensure this remains suitable to your needs.

The Investment Program acts as a Statement of Advice and therefore complies with Division 3 of Part 7.7 and Division 2 of Part 7.7A of the Corporations Act. The Investment Program will include information about;

- The nature and scope of your adviser's discretion
- Any significant risks associated with the MDA service
- The basis upon which entering an MDA Agreement is considered to be suitable for you
- Warnings about the importance of any limitations relating to the MDA service which you must consider before signing the MDA Agreement

If you have instructions in relation to the rights attached to your investments (for example: product communications, take over offers, rights issues, share purchase plans etc) you should direct these to your adviser in writing.

MDA services are not suitable for all clients. It is important that you understand the risks associated with having someone else make significant investment decisions on your behalf.

Due to the volatile nature of the share market, there is a risk that actions which your adviser takes when investing your money may result in a loss to you.

Your adviser may make investment decisions that you disagree with. Provided your adviser acts within the scope of his or her authority, and has done so efficiently, honestly and fairly; the fact that you disagree with an investment decision does not mean that you have any right to recourse. You are obliged to accept any tax consequences, transaction costs and any capital loss resulting from any transactions validly executed by your adviser.

Ord Minnett's MDA service allows you to hold portfolio assets directly as we do not rely on custodial or depository providers.

The Management Fee for our MDA services is as follows:

Discretionary Portfolio Management (excl. GST)

Total Portfolio Value	2.0% p.a.
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A minimum fee of \$7,000 p.a. applies

Unified Managed Account (UMA) Service

Ord Minnett's UMA Service provides you with the convenience of custodial and reporting services through our partner HUB24.

The UMA Service allows you to monitor your investment strategy and proactively determine how your portfolio is invested. The UMA Service incorporates innovative features not previously seen in a single account product in the Australian market, including:

- Cost effective management of trades through a wholesale execution facility
- Online tools which provide real time portfolio trading and performance information
- Efficient administrative features which will allow you and your adviser to more easily manage your investments
- Your portfolio is securely and beneficially held on your behalf by HUB24, a licensed custodian

UMA Superannuation

Ord Minnett's UMA Superannuation Service (UMA Super) is an ideal way to access all the tax benefits of Superannuation without the need to assume Trustee responsibilities yourself. Through our market leading platform, you can access a wide range of investment options as well as insurance and margin lending in one secure online account.

If you choose to use UMA you will have access the following account types:

- UMA (Non Super) accounts to provide you with a wide investment choice and convenience.
- Self-Managed Super Funds – you assume the Trustee responsibility yourself while accessing the UMA wide variety of investments.
- UMA Superannuation Accounts – allows you to invest in a superannuation environment and potentially receive superannuation guarantee employer contributions.

- Account based and Transition to Retirement Pension accounts – A pension plan that allows you to turn your superannuation savings into a flexible income stream in retirement.

Unified Managed Account Service (excl. GST)

Total Portfolio Value up to	2.0% p.a.
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In addition to the Management Fee set out above, you may be required to pay a Custodian and Administration fee of between 0.22% and 0.33% to HUB24.

In addition, Ord Minnett reserves the right to charge a fee of up to 5.5% on initial contributions.

Online Asset Reporting Service

Our Online Asset Reporting Service (OARS) charges an annual management fee calculated according to the value of your portfolio. Government taxes and charges may apply.

Online Asset Reporting Service (excl. GST)

Total Portfolio Value up to	1.50% p.a.
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A minimum fee of \$2,000 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

We may receive payments from Product Issuers. Such payments will vary from one Product Issuer to another at their discretion. Such payments are not an additional cost to you.

Our Clearing Participant is 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 \$1,200 excluding GST.

Premier Service

This planning service includes ongoing advice, portfolio reviews and comprehensive reporting and carries a minimum annual fee of \$5,000 excluding 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.

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 \$3,000 excluding 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.

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

An hourly rate will be charged commensurate with the complexity of your financial situation. A minimum charge of \$300 per hour excluding GST will apply. An estimate of the cost will be provided prior to work commencing.

Investment Products

Managed Funds; If we recommend a managed fund investment to you, the relevant manager may remunerate us should 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.

Such payments will be paid out of the manager's own funds and are not a cost to you. Your adviser will give you details of such payments and they will also be 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 Statement of Advice provided to you.

Life Insurance products; A life insurance company or insurance broker may remunerate us when we arrange life risk insurance or investment life insurance products through that company or broker. As the remunerated amounts may vary, your adviser will give you details when advising you about such products and such remuneration will also be disclosed in the Product Disclosure Statement or SoA provided to you.

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 and/or Statement of Advice provided to you.

Ord Minnett Margin Lending

Ord Minnett offers margin lending products, including a margin lending facility which is provided by Leveraged Equities and branded as Ord Minnett Margin Lending.

We will not recommend that you use a margin lending facility or increase the size of an existing facility without undertaking an assessment of your circumstances in order to confirm suitability. You are entitled to request a copy of any such assessments that we carry out.

Fixed Interest Securities

Fixed Interest Securities include:

- Capital Notes
- Convertible Notes
- Corporate Bonds
- Debentures
- Government and Semi-government Bonds
- Income Securities
- Term Deposits
- Fixed Interest Managed Investment Schemes
- Floating Rate Notes

Rates vary for these products and the exact rate payable will be disclosed in the Product Disclosure Statement or Statement of Advice provided to you.

However, we will charge brokerage as follows in respect of any purchases and/or sales of unlisted fixed interest securities on your account.

Fixed Interest Securities (excl. GST)

\$0 – \$15,000	3.5%
\$15,000 – \$50,000	3.0%
\$50,000 – \$250,000	2.50%
\$250,000 – \$500,000	1.50%
\$500,000 and over	1.00%

A minimum charge of \$500 applies

Administrative Fees

Internal Transfer Fee (transfer between accounts held with Ord Minnett)	\$40 + GST
External Transfer Fee (transfer between accounts external to Ord Minnett)	\$40 + GST

We may also charge a trailing commission of up to 0.2% on Term Deposits.

However, we will charge brokerage as follows in respect of any purchases and/or sales of unlisted fixed interest securities on your account.

Fixed Interest Securities (excl. GST)

\$0 – \$15,000	3.5%
\$15,000 – \$50,000	3.0%
\$50,000 – \$250,000	2.50%
\$250,000 – \$500,000	1.50%
\$500,000 and over	1.00%

A minimum charge of \$500 applies

Administrative Fees

Internal Transfer Fee (transfer between accounts held with Ord Minnett)	\$40 + GST
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External Transfer Fee (transfer between accounts external to Ord Minnett)	\$40 + GST
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We may also charge a trailing commission of up to 0.2% on Term Deposits.

Contact Details

Head Office

Sydney

Level 18, Grosvenor Place
225 George Street
Sydney NSW 2000
Tel: (02) 8216 6300
ords.com.au

Adelaide

Level 5, 100 Pirie Street
Adelaide SA 5000
Tel: (08) 8203 2500

Brisbane

Level 31
10 Eagle Street
Brisbane QLD 4000
Tel: (07) 3214 5555

Buderim

Burnett House
1/99 Burnett Street
Buderim QLD 4556
Tel: (07) 5430 4444

Canberra

101 Northbourne Avenue
Canberra ACT 2600
Tel: (02) 6206 1700

Gold Coast

Level 7, 50 Appel Street
Surfers Paradise QLD 4217
Tel: (07) 5557 3333

Hobart

Ground Floor
85 Macquarie Street
Hobart TAS 7000
Tel: 1800 865 095

Mackay

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

Melbourne

Level 22, 35 Collins Street,
Melbourne VIC 3000
Tel: (03) 9608 4111

Newcastle

426 King Street
Newcastle NSW 2300
Tel: (02) 4910 2400

Perth

Level 27
108 St Georges Terrace
Perth WA 6000
Tel: 1800 517 411

International

Hong Kong

1801 Ruttonjee House
11 Duddell Street
Central, Hong Kong
Tel: +852 2912 8980
ords.com.hk

About your Ord Minnett Authorised Representative

Name of Ord Minnett Limited Authorised Representative:
(delete as applicable):

Corporate
No.

Authorised Representative

Corporate
No.

Authorised Representative

Adviser
No.

Authorised Representative

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