



GLOBAL CAPITAL PROPERTY FUND

Financial Services Guide (1.2)

Issue Date: 31 July 2021

Global Capital Property Fund Limited

Level 33, 360 Collins Street
Melbourne Victoria, 3000 Australia.

ABN: 92 635 565 070
ACN: 635 565 070
CAR: 001282379

Corporate Authorised Representative (CAR) of

United Global Capital Pty Ltd

Level 33, 360 Collins Street
Melbourne, Victoria 3000 Australia.

ABN: 25 154 158 273
ACN: 154 158 273
AFSL: 496179

Throughout this Financial Services Guide, Global Capital Property Fund Limited is referred to as “GCPF”, “we”, “us”, “our” or any such variations. United Global Capital Pty Ltd is referred to as “United Global Capital” or “UGC”.

This FSG does not relate to financial services provided by firms, companies, individuals or institutions which GCPF does business with or introduces clients to.

This Financial Services Guide (FSG) is dated **31 July 2021** and replaces all previous versions. United Global Capital Pty Ltd ACN 154 158 273 authorises the distribution of this FSG for Global Capital Property Fund Limited.

About This Guide

This Financial Services Guide (FSG) is an important document that is designed to tell you about:

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If you need further information on any of these matters, please ask.

Who We Are

Global Capital Property Fund Limited is an Australian owned property development investment company providing a real and accessible alternative for investors looking to share in the returns available through property development. GCPF specialise in finding mixed-use commercial and residential property developments located in key areas across Australia. GCPF seeks to achieve Target Returns for investors by investing in and lending to development projects that have some strategic advantage in the Australian property market. GCPF aims to fund property development projects that present minimal risk by being undervalued, delivered by experienced developers, and are in sectors or locations that have potential for above-average returns.

Who is United Global Capital

United Global Capital is an Australian Financial Services Licence Holder (AFSL 496179). Under this licence United Global Capital has the ability to authorise advisers and advisory firms to operate financial services businesses under this licence. United Global Capital can authorise individuals and businesses who it views as meeting certain strict educational, experience and competency requirements as described under law, to advise and deal in the following instruments under its licence:

- Deposit Products (including bonds, term deposits & savings accounts)
- Derivatives (including options, warrants, futures & CFD)
- Foreign Exchange (including currency & currency derivatives)
- Government Debentures (including Australian & international)
- Life Insurance Products (including Life, TPD, income protection & trauma)
- Managed Investment Schemes (including managed funds, syndicates & unit trusts)
- Margin Lending services
- Retirement Savings Accounts
- Securities (including equity, debt & hybrid)
- Superannuation (self-managed superannuation, retail, corporate & industry)

How to contact United Global Capital

You can contact United Global Capital on the details outlined below.

Office Address	Postal Address
United Global Capital Pty Ltd Level 33 360 Collins Street Melbourne VIC 3000 Ph: 03 8657 7640 Fax: 03 8657 7641 E: info@ugc.net.au W: www.ugc.net.au	United Global Capital Pty Ltd PO BOX 561 Flinders Lane VIC 8009

Who is my Representative?

UGC has authorised Corporate Authorised Representatives (Companies) and Authorised Representatives (Individuals) to provide financial services. As the Licensee, United Global Capital is responsible for the advice you receive from us and our representatives. GCPF representatives are only able to provide advice on products that appear on the United Global Capital Approved Product List, which can be viewed on the UGC website www.ugc.net.au.

The Details of your Corporate Authorised Representative can be found in this section of this FSG. This is where we will let you know the Name, Corporate Authorised Representative Number, Contact Details, Website and Authorisations.

Name: **Global Capital Property Fund Limited**
ABN: 92 635 565 070
CAR No: 001282379 authorised by United Global Capital on 25 March 2020
Address: Level 33, 360 Collins Street Melbourne Victoria 3000
Phone: 03 9008 7555
Email: info@gcpfund.com.au
Website: www.gcpfund.com.au

Global Capital Property Fund Limited is authorised by United Global Capital to provide general financial advice, otherwise known as general product advice and to deal by applying for, acquiring, varying or disposing of financial products on behalf of another person in respect of the following classes of products:

- A. interests in managed investment schemes including investor directed portfolio services;
- B. retirement savings accounts;
- C. superannuation

United Global Capital has Authorised Representatives (Individuals) who it also authorises to provide financial services. As the Licensee, UGC is responsible for the advice you receive from us and our representatives. These representatives are only able to provide advice on products that appear on the UGC Approved Product List which can be viewed on their website www.ugc.net.au.

Details of your nominated representative can be found by requesting a copy of his or her Profile from GCPF.

To the extent that United Global Capital authorises its representatives to do so, your representative can help you to apply for the financial products referred to above and can also give you general financial product advice in relation to them. If your advisor is unable or unwilling to provide you with advice or services in respect of certain products, the advisor will refer you to another representative who should be able to assist you.

General Financial Advice

Global Capital Property Fund Limited and its representatives are limited in its authorisation by United Global Capital to provide general product advice, otherwise known as General Financial Advice. You should note that general financial advice does not relate specifically to you and often is limited in its advice being product specific. You should be aware that because general financial advice does not take into account your particular financial needs, objectives and financial circumstances, it may not be appropriate for you.

You need to take this into account before deciding whether or not to act on it.

Personal Financial Advice

Global Capital Property Fund Limited nor its representatives are authorised to provide personal financial advice.

Product Disclosure Statements

When general product advice is given, we will also give you, where appropriate, a Product Disclosure Statement issued by the product provider containing information you would reasonably require to make a decision about whether to acquire the financial product. The PDS will disclose details of any fees and charges payable for that product.

Information We Need from You

Depending on the type of service being sought, we may ask you to provide certain personal information to your representative, either in writing or verbally. This may involve a quite detailed process of both qualitative and quantitative data collection. Please ensure that your representative becomes aware of any changes that may be relevant when advice is given in the future.

- **What Information Do We Retain About Clients** – We maintain a record of your personal profile which may contain details of your objectives, financial situation and needs. We maintain records of any communications, together with summaries of meetings and transactions. All these records are our property and must be retained for production to the regulatory authorities upon their request. If you wish to examine our file, you should ask us and we will make arrangements for you to do so.
- **What Are The Possible Consequences Of Not Providing This Information** – You are of course at liberty to decline to provide some or all of this information, but if you do not provide it, any discussion around financial products or services may not be appropriate to your needs and objectives. In certain cases, your failure to provide information may place us in a position where we cannot provide some or any financial services to you.
- **General Advice Warning** – When we provide General Financial Advice (whether or not we have a record of your personal details), our advice will not take into account your personal financial objectives, needs or circumstances and may therefore not be appropriate for you. As we indicated above, in such circumstances you must determine if our advice is appropriate for you.

All information is kept strictly confidential and you can obtain a copy of our Privacy Policy from your representative or from www.gcpfund.com.au

As a financial service provider, we have an obligation under the Anti-Money Laundering and Counter Terrorism Finance Act to verify your identity and the source of any funds. This means that we will ask you to present identification documents such as passports and drivers licence. We will also retain copies of this information. We assure you that this information will be held securely.

What is the minimum investment per investor?

Applications under the Offer must be for a minimum of 20,000 Ordinary Shares (total cost of \$20,000). Thereafter, Applications must be for multiples of 1,000 Ordinary Shares.

Key Features and Risks

Global Capital Property Fund Limited is a public unlisted company and as such is not listed on any securities exchange and is considered an illiquid investment. Global Capital Property Fund Limited has several options available for the return of capital but does not have any present intention to return capital in the next 3 years; and investors should not consider this as a reliable liquidity solution. A Shareholder may notify Global Capital Property Fund Limited of a transfer of Ordinary Shares by use of a market transfer form. Global Capital Property Fund Limited will register the change to the share register in accordance with the market transfer form. The Directors may refuse to register any transfer of Ordinary Shares, other than a market transfer.

You may transfer your Ordinary Shares to another person but there will be no established secondary market (e.g. stock exchange) for Global Capital Property Fund Limited.

The Ordinary Shares are not secured over Global Capital Property Fund Limited assets and are not guaranteed by the Directors.

Ordinary Shares are not government guaranteed bank deposits. The repayment of your investment or rate of return is not guaranteed by Global Capital Property Fund Limited or its Directors. You may lose some or all your investment. Global Capital Property Fund Limited will only make Dividend payments to Ordinary Shareholders if it earns net income.

The ability of Global Capital Property Fund Limited to distribute Dividends is linked to the ability of development projects to pay returns to Global Capital Property Fund Limited at the completion of each project. A key risk is that a developer may not be able to make full repayment of the Company investment and the target returns in accordance with the terms of their investment agreement. Inability to make the repayment and returns to the Company may be caused by several factors including a change in a developer's circumstances, significant economic changes, changes to market conditions or other unforeseen events or circumstances.

The tax consequences of any investment in Ordinary Shares will depend upon an investor's individual circumstances. Applicants should obtain their own tax advice prior to deciding whether to invest.

How You May Provide Instructions

You may specify how you would like to give us instructions. For example, you may provide instructions to us by telephone, email or other means. But in all cases we must receive a written confirmation of these instructions.

AS A MATTER OF POLICY, GLOBAL CAPITAL PROPERTY FUND LIMITED DOES NOT RECEIVE INSTRUCTIONS BY FAX.

Global Capital Property Fund Limited is a Corporate Authorised Representative of United Global Capital Pty Ltd. As such, Global Capital Property Fund Limited may engage in business dealings with United Global Capital and its subsidiary companies including:

- UGC Global Property Pty Ltd
- UGC Projects Pty Ltd
- UGC Asset Management Pty Ltd

These companies may receive a percentage of the brokerage and other income generated by us relating to transactions carried out for clients, as well as refer potential clients to us.

Dispute Resolution

We are committed to providing quality financial services and general financial advice to our clients. This commitment extends to providing accessible complaint resolution mechanisms. If you have any complaint about the service provided to you, you should take the following steps:

- Contact your representative and tell your representative about your complaint. The majority of complaints can be resolved this way.
- If you do not have a representative, or your complaint is not acknowledged within 7 days, please contact the Complaints Manager at our licensee, United Global Capital on 03 8657 7640.

You can also put your complaint in writing and send it to United Global Capital at:

United Global Capital Pty Ltd
PO BOX 561
Flinders Lane VIC 8009
info@ugc.net.au

UGC will try and resolve your complaint quickly and fairly. You should receive written acknowledgement of your complaint within 5 business days after it is received.

If your complaint is not satisfactorily resolved within a further 45 days, you can raise your concerns with the Australian Financial Complaints Authority on 1300 931 678. UGC is a member of this complaints resolution service.

The Australian Securities & Investments Commission (ASIC) has a freecall Infoline 1300 300 630 which you may use to make a complaint and obtain information about your rights.

Professional Indemnity Insurance

UGC confirms that it has arrangements in place to ensure it continues to maintain Professional Indemnity insurance in accordance with s.912B of the Corporations Act 2001 (as amended). In particular our Professional Indemnity insurance, subject to its terms and conditions, provides indemnity for UGC and its authorised representatives / representatives / employees in respect of its authorisations and obligations under its Australian Financial Services Licence. The insurance will continue to provide such coverage for any authorised representative / representative / employee who has ceased, for work done whilst engaged with it.

The preparation of this FSG was completed on 31 July 2021.