

MA Redcape Hotel Fund

Financial Services Guide

2 April 2024

1. Financial Services Guide

This Financial Services Guide (FSG) is an important document which we, MA Redcape Hotel Fund RE Limited ABN 87 610 990 004 AFSL 505932 (Responsible Entity or we, us, our) outline:

- who we are and how we can be contacted
- what services and types of products we are authorised to provide to you
- how we are remunerated
- potential conflicts of interest
- how we handle complaints.

This FSG should assist you in deciding whether to use our products and services. If you choose to use our products and services you may also receive other documents, such as a Product Disclosure Statement (PDS) about those products or services, which you should read carefully.

This FSG is not intended for 'wholesale clients' (as defined by the Corporations Act). References to 'you' and 'your' refer to potential clients who are not 'wholesale clients'.

Information about the Responsible Entity

The Responsible Entity is a wholly-owned subsidiary of MA Financial Group Limited ACN 142 008 428 (MA Financial), a financial services group listed on the Australian Securities Exchange (ASX: MAF) that specialises in asset management, corporate advisory and equities. Through its asset management division, MA Financial manages funds investing in alternative and traditional assets.

How you can contact us

You can provide us with instructions in relation to the financial services that we provide by contacting us by:

Post addressed to:

MA Redcape Hotel Fund RE Limited
Level 27, Brookfield Place 10 Carrington Street
Sydney NSW 2000

Telephone: +61 2 8288 5594

Email: MAclientservices@mafinancial.com

2. Financial products and services we are authorised to provide to you

The Responsible Entity holds an Australian Financial Services Licence with the Australian Securities and Investment Commission (ASIC) (AFSL 505932) and is the Responsible Entity for the MA Redcape Hotel Trust I ARSN 629 354 614 and MA Redcape Hotel Trust II ARSN 629 354 696.

Below are the AFS authorisations held by the Responsible Entity under the licence:

- 1) provide general financial product advice for the following classes of financial products:
 - interests in managed investment schemes (excluding investor directed portfolio services (IDPS)); and
 - securities,
- 2) deal in a financial product by issuing, applying for, acquiring, varying or disposing of a financial product in respect of the following classes of financial products:
 - derivatives restricted to derivatives utilized for the management of financial risk (hedging) which only have the purposes of:
 - i) (management or mitigation of the financial consequences of particular circumstances happening; or
 - ii) (avoiding or limiting the financial consequences of fluctuations, in or in the value of, receipts or costs (including prices and interest rates);
 - interests in managed investment schemes (excluding IDPS); and
 - securities, and
- 3) deal in a financial product by applying for, acquiring, varying or disposing of a financial product on behalf of another person in respect of the following classes of products:
 - basic deposit products;
 - deposit products other than basic deposit products;
 - derivatives restricted to derivatives utilised for the management of financial risk (hedging) which only have the purposes of:
 - i) management or mitigation of the financial consequences of particular circumstances happening; or
 - ii) avoiding or limiting the financial consequences of fluctuations, in or in the value of, receipts or costs (including prices and interest rates);
 - general insurance products;
 - interests in managed investment schemes (excluding IDPS); and
 - securities;

- 4) operate the following kinds of registered managed investment schemes (including the holding of any incidental property) in its capacity as responsible entity:
 - i) MA Redcape Hotel Trust I ARSN 629 354 614, a scheme which only holds the following types of property: direct real property; and financial assets; and
 - ii) MA Redcape Hotel Trust II ARSN 629 354 696, a scheme which only holds the following types of property: direct real property; and financial assets; and
- 5) provide the following custodial or depository services:
 - operate custodial or depository services other than IDPS, to retail and wholesale clients.

You should review the PDS issued by us for a particular financial product before you make an investment decision about our financial products.

3. Remuneration

If you acquire one of our products, we will receive remuneration in relation to your investment in that financial product. Where permitted by law, this remuneration may include management fees, establishment fees and remuneration fees applicable to the particular financial product or service. We may also be entitled to recover expenses or costs incurred in connection with the financial product or service. We may enter into transactions with other MA Financial entities or appoint other MA Financial entities to provide services, including investment management services, to the financial products and services we offer and accordingly, MA Financial entities would receive remuneration for acting in such capacity.

The remuneration and costs that we receive in connection with the financial product is set out in the PDS for the financial product.

The Responsible Entity will not pay commissions to financial advisors or other intermediaries for any products issued. From time to time, the Manager or its affiliates may pay commissions to certain intermediaries (who are not financial advisors) in respect of investments in certain financial products by wholesale clients.

If you would like further information in relation to the remuneration, commission or other benefits payable, you can request further particulars from us at MAclientservices@mafinancial.com.

Investors are able to direct us to pay an amount on their behalf to their adviser.

Remuneration received by MA Financial staff

Employees of MA Financial who are involved in the provision of financial services do not receive any payments solely related to the provision of such financial services. Our staff receive an annual salary, discretionary bonus and other benefits from MA Financial. The amount of compensation is based upon a number of factors, including performance against objectives, competitive factors and the overall firm's revenues.

Compensation arrangements

We have in place compensation arrangements in respect of any loss or damage suffered by you due to a breach by us of our regulatory obligations. We may meet your claim from our own available resources but the Responsible Entity also holds a professional indemnity insurance policy which satisfies the required

General advice

We are responsible for general advice provided to you under our AFSL. We may provide you with factual information and / or general financial product advice by way of material on our website, in marketing material we produce, which could include promotional videos, investment newsletters, investor reports, or by answering client enquiries through our Client Services and Distribution teams. This information generally relates to investing in managed investments, managed investment product features, managing risk and return, market commentaries and economic overviews. There is no cost associated with our providing you with factual information and / or general financial product advice. This information is intended to allow you to assess your own circumstances against the product in which you may wish to invest. In providing you with factual information and / or general advice we do not take into consideration your particular financial situation, needs or objectives. We recommend that you obtain and read a copy of the applicable PDS and Target Market Determination (TMD) before making a decision to invest in any product.

Product Disclosure Statement

To invest in our product, we will provide you with a copy of the PDS or you can request an electronic copy from our website. A PDS will contain important information about the financial product, including the benefits of the financial product, any significant risks associated with holding the financial product, the cost of the financial product and terms and conditions of holding the financial product. Each product will have a TMD which will also be able on our website. To invest in one of these financial products you will need to complete the application form for the relevant PDS.

compensation arrangements under section 912B of the Corporations Act and which covers claims in relation to the conduct of representatives (and representatives who no longer work for MA Financial but who did work for MA Financial at the time of the relevant conduct).

Related parties

MA Financial or its associates, officers or employees may have interests in particular financial products by acting in various roles including as the investment manager of a fund issued by MA Financial, underwriter or dealer, holder of principal positions, broker, lender or adviser in respect of that financial product.

4. Conflicts of interest

Potential conflicts may arise between the interests of investors, ourselves and our related parties and other parties (including service providers appointed by us). The Responsible Entity has statutory and common law fiduciary duties to manage conflicts of interests of investors and, if there is a conflict, give priority to investors' interests and/or duties (as applicable).

We have adopted conflict of interest policies aimed at ensuring that any potential conflicts of interest that could impact the services provided to you are managed, disclosed or removed.

5. How we handle complaints

We are committed to resolving any complaint you have about the service provided to you effectively, fairly and within reasonable timeframes. If you have a complaint, please contact us by:

Post addressed to:

Client Services
MA Redcape Hotel Fund RE Limited
Level 27, Brookfield Place 10 Carrington Street
Sydney NSW 2000

Telephone: +61 2 8288 5594 (between 8.30am and 5.30pm (AET) on business days in NSW)

Email: MAclientservices@mafinancial.com

Website: <https://mafinancial.com/invest>

The complaint should outline the facts, your concerns and what you are seeking from us to resolve your complaint. We will acknowledge your complaint as soon as practicable, generally within two business days and in most circumstances, complaints will be investigated, and a response provided within 30 calendar days. A longer time may be required if your complaint is complex or the investigation takes longer than expected. We will advise you and provide reason in writing if this is the case. Once the investigation into

your complaint is final, you will be notified in writing and provided with the details of the outcome.

If your complaint is not resolved to your satisfaction, we will notify you of your right to lodge a complaint with the Australian Financial Complaints Authority (AFCA). A dispute can be referred to AFCA subject to AFCA's terms of reference. AFCA provides a free and independent dispute resolution service for consumers who have disputes falling within its terms. AFCA can be contacted by:

Post addressed to:

Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

Telephone: 1800 931 678

Email: info@afca.org.au

Website: www.afca.org.au

The Responsible Entity's AFCA Membership number is 41509.

6. Privacy

Your privacy is important and MA Financial is committed to compliance with the Privacy Act 1988 (Cth) (Privacy Act) and the Australian Privacy Principles. Your personal information may be collected and held for the purposes of providing products and services to you, managing and administering the products and services, and letting you know about other MA Financial products and services. The type of information collected from you includes information necessary to operate your account or for financial services to be provided to you. The personal information collected comes primarily from your account application forms or other product forms and through ongoing communications with you. MA Financial may collect information about you in addition to what you voluntarily provide to us in order to comply with relevant laws and regulations. MA Financial will not collect any personal information about you except where you have knowingly provided that information or where MA Financial believes you have authorised a third party to provide that information. The types of external organisations to which MA Financial may disclose your personal information include any organisations involved in providing, managing or administering MA Financial's products or services such as settlement agents, custodians or external dispute resolution services; your financial adviser; any fund administrator and custodian where you have invested in an MA Financial managed fund; any financial institution who holds an account for you; any professional advisers appointed by MA Financial; and businesses that may have referred you to

MA Financial. Any personal information collected will be handled in accordance with the MA Financial's Privacy Policy which details how compliance with the requirements of the Privacy Act in the handling of your personal information is achieved. In accordance with the Privacy Policy, MA Financial will not otherwise disclose your personal information without your consent, except as authorised or required by law.

More information

The full privacy policy can be found on the website:
www.mafinancial.com.

