

# Financial Services Guide

Issue Date: 1 October 2022

## About this Guide

It is important that you read this Financial Services Guide ('FSG'). It contains information designed to help you in deciding whether to use any of the services offered by The Carbon Farming Foundation ('CFF') as described in this guide, including who we are, the services and products we provide, how we're paid, how we manage your personal information, and how you can complain about a matter relating to us.

If you need more information, please contact us by phoning (08) 6835 1140 or emailing [hello@carbonfarming.org.au](mailto:hello@carbonfarming.org.au).

## Who we are

The Carbon Farming Foundation Ltd (ABN 67 645 498 004) is a registered Australian charity.

CFF operates as a Corporate Authorised Representative (AFS Representative No.001298535) under the AFS Licence held by True Oak Investments Ltd (ABN 81 002 558 956; AFSL 238184).

## Our services

CFF provides advice for farmers to integrate carbon crops into their existing farming business. CFF provides resources, guidance, and support to give landowners the confidence to adapt their land management practices to implement and manage carbon crop projects that are strategically integrated into their existing operations.

We offer services that relate to either a "Reforestation by environmental or mallee plantings FullCAM Method", or "2022 Plantation Forestry Method" or "Estimating soil organic carbon sequestration using measurement and models 2021 Method" carbon sequestration project registered with the Emissions Reduction Fund ('ERF'), which is administered by the Clean Energy Regulator ('CER') of the Australian Government.

CFF is authorised by True Oak Investments Ltd to provide the following financial services to retail and wholesale clients:

- a. Provide general financial product advice in relation to Australian Carbon Credit Units ('ACCUs') and derivatives; and
- b. Deal in a financial product, by applying for, acquiring, varying or disposing of a financial product on behalf of another person, in relation to ACCUs and derivatives.

Generally, when we provide financial services, we act on our own behalf. However, we may act on behalf of others when we deal in a financial product when arranging for a client to apply for, acquire, vary or dispose of an interest in ACCUs and/or derivatives.

## General financial product advice only

Any advice we provide to retail clients regarding ACCUs and/or derivatives is general financial product advice only. This means that we do not take into account your personal financial objectives, situation or needs in relation to any advice that we provide over the phone, by email, by letter, in person at events, in newsletters or marketing material, on our website, or via our social media platforms.

Consider getting in touch with a professional adviser if you'd like advice tailored to your own personal objectives, situation or needs.

## Disclosure documentation

In the event that we promote a financial service or product issued by a third party, our promotion will include a link to the relevant Product Disclosure Statement, Information Memorandum or other similar document related to that service or product.

## Instructing us

You can contact us directly with any instructions relating to the financial services we provide. This includes giving us instructions electronically or by phone or in writing. We may need to be satisfied that we have verified your identity before proceeding.

We may ask you to confirm your instructions via recorded phone call, online or in writing. You can ask us for a copy of this instruction at any time.

## The product issuer

A carbon sequestration project is registered with the ERF, administered by the CER of the Australian Government. The ERF offers landholders, communities and businesses the opportunity to run projects in Australia that avoid the release of greenhouse gas emissions or remove and sequester carbon from the atmosphere. It is enacted through the [Carbon Credits \(Carbon Farming Initiative\) Act 2011](#) and the [Carbon Credits \(Carbon Farming Initiative\) Rule 2015](#). A number of activities are eligible under the scheme and participants can earn Australian carbon credit units (ACCU). Each ACCU represents one tonne of carbon dioxide equivalent (tCO<sub>2</sub>-e) emissions stored or avoided by a project.

## Referrers

If you have been referred to us by another person or entity ('Referrer'), we may pay the Referrer a referral fee (this may happen when we enter into a marketing relationship with a third party in respect of CFF). The referral fee is typically a fixed fee. You'll be told about the relationship and details about the remuneration that the Referrer will receive at the time of the referral. Referral fees are not additional fees paid by you.

## How we're paid

CFF charges fees for a range of services relating to software, consulting, project management and reporting. All fees are outlined up front in any Service Proposals or similar documentation.

Our staff receive a salary plus superannuation and may receive bonuses or other benefits from time to time. Staff do not receive a commission or bonus if you choose to make an investment with CFF.

## Professional indemnity insurance

We hold professional indemnity insurance, which provides cover for claims by retail clients that relate to the financial services that we provide. This satisfies the compensation arrangements required under section 912B of the Corporations Act 2001 (Cth). We are also covered for claims against former representatives while they acted on our behalf. You do not have a direct right to claim under this insurance.

## Your privacy

We respect your privacy and have developed a Privacy Policy which embodies our legal obligations in respect of collecting, using, storing, disclosing and maintaining your personal information. You can view and download a copy of this Policy from [www.carbonfarming.org.au](http://www.carbonfarming.org.au).

## Complaints

CFF's Complaint Handling Policy can be found on the website at [www.carbonfarming.org.au](http://www.carbonfarming.org.au).