Stewards Connect
Foundations for thriving ministry

Financial Services Guide

Important Note

Stewards Foundation of Christian Brethren (ABN 57 246 942 907) is a corporation established under the Stewards' Foundation of Christian Brethren Act 1989 (NSW). Stewards Connect is the registered business name of the corporation and in this document the corporation shall be referred to by that name.

Stewards Connect:

- provides financial services to Christian Brethren Assemblies and Christian Community Churches of Australia, together with other associated Christian organisations throughout Australia;
- is a charity registered with the Australian Charities and Not-for-profits Commission (**ACNC**);
- is a charitable investment fundraiser within the meaning of Regulatory Guide 87 and Charitable Investment Fundraising 2016/813 exemption issued by the Australian Securities & Investments Commission (**ASIC**); and
- is a charity has been endorsed by the Australian Taxation Office to access the Income Tax Exemption concession.

This Financial Services Guide and the accompanying Product Disclosure Statement – Stewards Connect Non-Cash Payment Products (PDS) contains important information but does not take into account your investment objectives, financial position or particular needs and therefore does not constitute a recommendation, advice or opinion. Before utilising a Stewards Connect non-cash payment product, you should read this FSG/PDS carefully in its entirety and consult a financial adviser and/or other professional adviser to ensure this is appropriate for your particular financial objectives, needs and circumstances.

The offer of non-cash payment products under this FSG and PDS may only be used by persons who receive it in Australia. The information in this FSG does not constitute an offer in any jurisdiction other than Australia. This is not an offer to any person or an offer in any place, to which or in which it is unlawful to make such an offer.

If you have any queries regarding this FSG, please contact us at the following:

a. **In person**
   Head Office in Sydney, Suite 301, Level 3, 29 George Street, Burwood NSW 2134.
b. **By Mail**
   Suite 301, Level 3, 29 George Street, Burwood NSW 2134.
c. **By Telephone:**
   1300 728 227.
d. **By Email:**
   info@stewardsconnect.au
e. **By website**:
   www.stewardsconnect.au

P 1300 728 227 | info@stewardsconnect.au | stewardsconnect.au
Suite 301, Level 3, 29 George Street, Burwood NSW 2134
ABN 57 246 942 907 | AFSL 458495
Stewards Connect is a business name of Stewards Foundation of Christian Brethren

For information regarding our full range of debenture products, please read the PDS.

Policy owner: Stewards' Foundation of Christian Brethren.
Policy date: 18 August 2026.
Policy version 1.4
Revision Date: 18 August 2026.

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Financial Services Guide

1. Issue Date

18 August 2026.

2. Purpose and Contents of this Financial Services Guide (FSG)

This FSG is designed to provide you with important information regarding our services prior to providing you with a financial service, including our contact details, our authorised services, our remuneration practices, any conflicts of interest we may have, and our dispute resolution process.

3. Name of Service Provider and Who We Act For

The Service Provider is Stewards Foundation of Christian Brethren ABN 57 246 942 907. It is a corporation established under the Stewards' Foundation of Christian Brethren Act 1989 (NSW). Stewards Connect is the registered business name of the corporation and in this document the corporation shall be referred to by that name.

The initial contact for the Stewards Connect products is the Customer Relations Manager. Stewards Connect is responsible for the financial services it provides to you under its Australian Financial Services Licence.

Stewards Connect does not act on behalf of any other financial services licensee.

4. Australian Financial Services Licence (AFSL)

We are licensed by the Australian Securities and Investments Commission (AFSL No 458495) to advise on and deal in a range of deposit products and non-cash payment products to retail and wholesale clients, which include:

- Savings Accounts at Call
- Online Accounts at Call
- Business Savings Online Accounts at Call
- Funeral Savings Accounts
- Term Investments

Stewards Connect is the product issuer for these products, except for Bank and International Cheques, and International Electronic Funds Transfers which are issued through our bankers.

We have lodged an identification statement with ASIC which remains in force.

5. ASIC Regulatory Guide 87 and Charitable Investment Fundraising 2016/813 Exemption

Stewards Connect also provides general financial product advice, and deals, in relation to a range of debenture products to retail and wholesale clients, pursuant to the ASIC Regulatory Guide 87 and ASIC Charitable Investment Fundraising 2016/813 exemption.

Stewards Connect offers debentures. No offering is made of anything other than debentures.

Our debenture products cater for persons who wish to promote the charitable purposes, and support the work of Stewards Connect, and for whom profit considerations are not of primary relevance in their decision to invest. Money invested with Stewards Connect in the products offered herein is invested in a manner consistent with Christian ethics and principles. Surpluses generated are distributed to support a range of Stewards Connect projects and to promote the interests of Christian Brethren Assemblies and the Christian Community Churches in Australia.

Any investors should be aware that is **not** subject to the normal requirement to have a disclosure statement or (even though Stewards Connect has issued one) Product Disclosure Statement or be registered or have a trust deed under the Corporations Act. Stewards Connect and the debentures it issues have **not** been examined or approved by ASIC and any statement in this FSG or the Product Disclosure Statement – Stewards Connect Non-Cash Payment Products (**PDS**) to the contrary is incorrect. The investments offered by Stewards Connect are designed for investors who wish to promote the charitable purposes of Christian Brethren Assemblies and the Christian Community Churches in Australia.

6. Contact Details of Stewards Connect

Contact details are listed under 'Important Note' at the front of this document.

7. Nature of Advice Warning

Please note that Stewards Connect does not provide personal advice (advice which takes into consideration one or more of your financial objectives, circumstances or needs). We are obliged to warn you that our transaction and product information provided to you as a retail client does not take account of your objectives, financial situation or needs.

We suggest that you seek advice if you do not understand any of the information contained within this FSG and how it applies to you.

While Stewards Connect believes the general financial product advice and information we provide is accurate and reliable, neither Stewards Connect nor its officers and associates assume any responsibility for the accuracy and completeness or currency of that advice and information.

8. Method of Providing Instructions to Us

If you wish to utilise our services you must issue us with signed instructions. Certain products of ours have specific requirements regarding how instructions are provided, and these are detailed in the relevant PDS.

9. Documentation

If you apply for one of our non-cash payment products, you will be provided with a PDS, which contains important information regarding the features, benefits, risks and fees applicable to these products, and should be read carefully to enable you to make an informed decision about whether to acquire or utilise Stewards Connect products.

If you apply for our debenture products you will be provided with our PDS and this FSG, which similarly sets out key information to be considered prior to acquiring such products.

Stewards Connect will also provide clients with the relevant documentation to facilitate and confirm requested transactions.

10. Professional Indemnity Insurance

Pursuant to s912B of the Corporations Act (and Corporations Regulation 7.6.02AAA), Stewards Connect maintains adequate professional indemnity insurance to cover the financial services it provides. This cover is in accordance with the Australian Securities and Investments Commission's requirements. Further information is available upon request.

Stewards Connect's Professional Indemnity insurance also covers claims in relation to the conduct of former employees for up to 60 days after cessation of employment.

11. Our Record-Keeping Obligations

Stewards Connect will seek to ensure that comprehensive and accurate records of all client transactions and advice / information provided, are properly maintained. We will:

- prepare financial reports in accordance with the Australian accounting standards applicable to the relevant reporting entity;
- arrange for a registered company auditor to prepare an audit report on the financial report within six months of the end of our financial year;
- lodge the audited financial report with the Australian Charities and Non-for-profits Commission, www.acnc.gov.au or the ASIC (so far as is relevant).

We will also comply with:

- s 1017E of the Corporations Act, regarding the holding of funds in a separate account pending the issue to you of the debenture interest; and
- s 1017F of the Corporations Act, regarding our obligation to confirm all transactions when a retail client acquires or disposes of a financial product or we vary the terms of such a product.

12. Remuneration, Commission and Benefits Expected to be Received by Stewards Connect for Provision of our Financial Services

Our employees receive salaries, but do not receive commissions.

Applicable fees are detailed in the PDS as it relates to the provision of non-cash payment products only.

13. Disclosure of any Relevant Conflicts of Interest

We do not have any relationships or associations which might influence us in providing you with our services.

14. Dispute Resolution

Stewards Connect is committed to providing quality products and services. We have an internal dispute resolution process in place to resolve any complaints or concerns you may have, quickly and fairly. Any complaints or concerns should be raised in the first instance with our Operations Manager, who will seek to resolve your complaint as quickly as possible, and in any event within 20 days.

You may also direct your complaint to our Complaints Handling Officer on 1300 728 227. Please refer to section 5 for contact details.

If you are dissatisfied with the outcome, you have the right to lodge a complaint with the Australian Financial Complaints Authority (**AFCA**) [Tel: 1800 931 678], an approved external dispute resolution scheme, of which Stewards Connect is a member. You may also make a complaint via the ASIC freecall Infoline on 1300 300 630.

15. Privacy

Your privacy is important to us and we are committed to compliance with the Privacy Act and the Australian Privacy Principles (or APPs) which are the cornerstone of the privacy protection framework in the *Privacy Act 1988*.

We only collect information about you where you have provided consent. We may disclose your personal information to those who act on our behalf in the operation of our business, such parties being similarly required and committed to protecting your privacy. Stewards Connect will not otherwise disclose your personal information without your consent, except as authorised or required by privacy laws. Please contact us at info@stewardsconnect.au if you would like a copy of our privacy policy or if you have any concerns or queries.

16. Acknowledgement Statement

With application for subscription for any debentures from Stewards Connect you must also submit to us an Investor Acknowledgement Statement in relation to that issue of debentures.