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OUR KEY SERVICE PROVIDERS

CRESTONE WEALTH MANAGEMENT / DECEMBER 2019

OUR KEY SERVICE PROVIDERS

What you will find in this document

In this document we have provided details of the key Service Providers we have appointed to assist us in providing products and services to you.

The information on the following pages includes details of:

- Service Providers who provide products and services directly to us to assist us in providing services to you; and
- Service Providers who provide products and services directly to you, alongside the services we provide to you.

Over the following pages we have listed the account types for which certain products or services are available. In some instances there are limitations as to which products or services are available to Retail Clients. For example, we are not able to offer access to Margin Loans to Retail Clients.

This information is not intended to be a list of every party that provides products and services to us or you, but summarises the Service Providers that are material for the Crestone Wealth Management *Account Terms and Conditions*. The information within this document is for your information only, and will not form part of the Crestone Wealth Management *Account Terms and Conditions*. For convenience, capitalised terms in this document have the meaning given in the Crestone Wealth Management *Account Terms and Conditions*.

This information is current at the time of writing, however our arrangements with Service Providers may change, and we are permitted to change this text and the information which follows at any time without notice to you. The current version of this document can be found on our website at crestone.com.au. We recommend that you check the most current version of this document before making any decision concerning the products and services which we may make available to you.

References to our strategic partners

We refer to a number of our Service Providers as strategic partners. They are not technically in a legal partnership arrangement with us, but our relationships with them are core to our operating model. This operating model includes the provision of advice, dealing and custody services.

Our strategic partners are Avaloq (Avaloq Licence AG and Avaloq Australia Pty Limited), Commonwealth Bank of Australia, Credit Suisse AG, Sydney Branch, The Northern Trust Company and the UBS Group. We have provided further information about these companies on our website crestone.com.au.

Service Providers who provide products and services to us to assist us in providing services to you

SERVICE PROVIDER	PRODUCT OR SERVICE	ACCOUNT TYPES
360 Treasury Systems AG¹	Execution of foreign currency spot contracts.	<ul style="list-style-type: none"> • Asset Advisory • Wealth Advisory • Discretionary Portfolio Management (DPM) Service • Custody • Financial Intermediary (FIM) Custody and Reporting
Clearstream Australia (Clearstream)²	Arranging and settling Australian dollar Term Deposits and execution and settlement of domestic Managed Funds.	<ul style="list-style-type: none"> • Asset Advisory • Wealth Advisory • DPM Service • Custody (Term Deposits only) • FIM Custody and Reporting
	Sub-custody services for Australian dollar Term Deposits and domestic Managed Funds where Crestone Wealth Management is custodian. Clearstream may also appoint its own sub-custodians.	<ul style="list-style-type: none"> • Asset Advisory • Wealth Advisory • DPM Service • Custody (Term Deposits only) • FIM Custody and Reporting
Commonwealth Bank of Australia (also referred to as CommBank)	Counterparty to foreign currency spot contracts.	<ul style="list-style-type: none"> • Asset Advisory • Wealth Advisory • DPM Service • Custody • FIM Custody and Reporting
	Cash accounts also referred to as 'CommBank Account Bearing Interest' or CABI settlement facilities. These are denominated in Australian dollars and 13 approved foreign currencies, and held in our name with CommBank. The balances held in these cash accounts are the aggregate of all our clients' individual Cash Management Accounts that they hold in any of the 14 currencies available for investment activities. We hold the entitlement to the individual balances of these Cash Management Accounts on trust for our clients.	<ul style="list-style-type: none"> • Asset Advisory • Wealth Advisory • DPM Service • Custody • FIM Custody and Reporting

¹ 360 Treasury Systems AG is a leading global provider of web-based trading technology which enables clients to trade over-the-counter financial instruments, particularly foreign exchange and short-term money market products, as well as foreign exchange and interest rate derivatives.

² Clearstream is a member of Deutsche Boerse Group. Via its local entity, Clearstream provides custody and administration services in Australia for managed funds and term deposits. It is also a leading provider of fund data services in Australia.

SERVICE PROVIDER	PRODUCT OR SERVICE	ACCOUNT TYPES
The Northern Trust Company	Execution and settlement for international Managed Funds.	<ul style="list-style-type: none"> • Asset Advisory • Wealth Advisory • DPM Service • FIM Custody and Reporting
	Sub-custody services for Financial Products where Crestone Wealth Management is custodian (other than Australian dollar Term Deposits and domestic Managed Funds). The Northern Trust Company will be the primary sub-custodian for the majority of assets. It may also appoint its own sub-custodians.	<ul style="list-style-type: none"> • Asset Advisory • Wealth Advisory • DPM Service • Custody • FIM Custody and Reporting
UBS AG, Australia Branch	Global Research and access to domestic capital markets offers.	<ul style="list-style-type: none"> • Asset Advisory • Wealth Advisory • DPM Service (global investment research only) • Custody • Broker Sponsored • Issuer Sponsored • FIM Custody and Reporting (capital markets offers only)
	Counterparty to over-the-counter fixed income trading and issuer of structured products.	<ul style="list-style-type: none"> • Asset Advisory • Wealth Advisory • DPM Service (fixed income only) • Custody • FIM Custody and Reporting
UBS Securities Australia Limited	Execution, clearing and settlement services for domestic listed securities.	<ul style="list-style-type: none"> • Asset Advisory • Wealth Advisory • DPM Service • Custody • FIM Custody and Reporting
	Global Research.	<ul style="list-style-type: none"> • Asset Advisory • Wealth Advisory • DPM Service • Custody • Broker Sponsored • Issuer Sponsored
UBS Switzerland AG³	Execution, clearing and settlement for transactions of international listed securities and international over-the-counter fixed income securities.	<ul style="list-style-type: none"> • Asset Advisory • Wealth Advisory • DPM Service • Custody • FIM Custody and Reporting

³ UBS Switzerland AG will provide these products or services for orders from wholesale clients only. We are appointing other Service Providers for Retail Client orders.

Service Providers who provide products and services directly to you, alongside the services we provide you

SERVICE PROVIDER	PRODUCT OR SERVICE	ACCOUNT TYPES
Commonwealth Bank of Australia	Australian dollar cash accounts (Transaction Settlement Accounts) held directly by you for the purposes of trading activities in domestic listed securities only. These accounts are referred to as Accelerator Cash Accounts (ACA).	<ul style="list-style-type: none"> • Broker Sponsored • Issuer Sponsored
	Australian dollar and 13 approved foreign currency cash accounts (Individual Linked Accounts) held directly by you, and which will be linked to your Cash Management Account to allow for funds to be transferred efficiently between your Portfolio and an external bank account that is not on our platform. These accounts will include the ACA. For clients with balances in one or more of the 13 approved foreign currencies in their Cash Management Account, these linked bank accounts are referred to as Foreign Currency Accounts (FCA).	<ul style="list-style-type: none"> • Asset Advisory • Wealth Advisory • DPM Service • Custody • FIM Custody and Reporting
Credit Suisse AG, Sydney Branch	Multi-currency Margin Loans.	<ul style="list-style-type: none"> • Asset Advisory • Wealth Advisory • DPM Service • Custody • FIM Custody and Reporting
	Multi-currency Term Deposits (where a Margin Loan is in place).	<ul style="list-style-type: none"> • Asset Advisory • Wealth Advisory • Custody • FIM Custody and Reporting
	Where a Margin Loan is in place, execution and settlement for international Managed Funds and execution, clearing and settlement for domestic exchange traded options.	<ul style="list-style-type: none"> • Asset Advisory • Wealth Advisory • DPM Service • Custody • FIM Custody and Reporting
	Where a Margin Loan is in place, execution of foreign currency forward contracts.	<ul style="list-style-type: none"> • Asset Advisory • Wealth Advisory • DPM Service • Custody • FIM Custody and Reporting
UBS Securities Australia Limited	Execution, clearing and settlement for domestic listed securities.	<ul style="list-style-type: none"> • Broker Sponsored • Issuer Sponsored
	Execution, clearing and settlement for domestic exchange traded options.	<ul style="list-style-type: none"> • Asset Advisory • Wealth Advisory • Custody • FIM Custody and Reporting

Important information

This document was prepared in December 2019 and is issued by Crestone Wealth Management Limited (ABN 50 005 311 937 AFS Licence No. 231127) (Crestone Wealth Management). References in this document to Crestone, we, us and our are to Crestone Wealth Management and its associated entities.

The information contained in this document is of a general nature and is provided for your information and discussion only. It is not intended to constitute advice, nor to influence a person in making a decision in relation to any financial product. To the extent that advice is provided in this document, it is general advice only and has been prepared without taking into account your objectives, financial situation or needs (your Personal Circumstances). Before acting on any such general advice, we recommend that you obtain professional advice and consider the appropriateness of the advice having regard to your Personal Circumstances.

Although the information and opinions contained in this document are based on sources we believe to be reliable, to the extent permitted by law, Crestone Wealth Management and its associated entities do not warrant, represent or guarantee, expressly or impliedly, that the information contained in this document is accurate, complete, reliable or current. Any information, including facts, opinions or quotations, may be condensed or summarised, and is expressed as of the date of writing. The information is subject to change without notice and we are under no obligation to update it. We reserve the right to correct any errors.

Nothing in this document constitutes legal, accounting or tax advice. We do not advise on the tax consequences of investments (except to the extent we may be authorised to do so under Tax Agent Services legislation) and you should contact a tax adviser if you have any questions.

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