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Who will be providing the financial service to me?
Morningstar Australasia Pty Limited
Australian Financial Services Licence Number: 240892
Principal Place of Business:
Level 3, International Tower 1, 100 Barangaroo Avenue,
Barangaroo, NSW 2000

Postal Address:
Locked Bag 25
Royal Exchange NSW 1225

Morningstar.com.au subscribers
Tel: 1800 03 44 55
Email: help.au@morningstar.com
www.morningstar.com.au

Advisers/Institutions/Others
Tel: +61 2 9276 4446
Fax: +61 2 9276 4545
Email: helpdesk.au@morningstar.com
www.corporate.morningstar.com/au

Firstlinks subscribers
Email: firstlinks@morningstar.com

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- Derivatives
- Government debentures, stocks, and bonds
- Managed funds, including investor directed portfolio services
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Morningstar avoids potential conflicts of interest by not publishing qualitative analyst research or qualitative ratings on investment products that track a Morningstar Index.

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**What information do you maintain in my file and can I examine my file?**

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**Does Morningstar have professional indemnity insurance?**

Yes. Morningstar holds a professional indemnity insurance policy in accordance with its obligations under section 912B of the Corporations Act 2001.

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If your complaint is not resolved to your satisfaction or 30 days have elapsed since your complaint was given to Morningstar, you have the right to contact the Australian Financial Complaints Authority (AFCA). AFCA is an external dispute resolution scheme authorised to deal with complaints in relation to the financial services industry. AFCA’s contact details are:

Australian Financial Complaints Authority  
GPO Box 3  
Melbourne VIC 3001  
Telephone: 1800 931 678 (free call)  
Email: info@afca.org.au  
Website: www.afca.org.au

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