

# Income Fund Product Disclosure Statement

AUSTRALIAN ETHICAL MANAGED FUNDS

1 OCTOBER 2021



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**Important...**

This Product Disclosure Statement (PDS) is issued by Australian Ethical Investment Ltd (ABN 47 003 188 930, AFSL 229949), the Responsible Entity of the Australian Ethical Income Fund (ARSN 089 919 120).

The information in this PDS is up-to-date at the time of preparation. However, information in this PDS is subject to change from time to time. A copy of this PDS and updated information (if not materially adverse) can be obtained, free of charge, by going to [australianethical.com.au/managed-funds/pds](http://australianethical.com.au/managed-funds/pds), or by calling us on 1800 021 227.

The offer made in this PDS is made only to persons receiving this PDS in Australia or New Zealand (electronically or otherwise).

**Wholesale and mFund investors**

If you are a wholesale or mFund investor you should read the Australian Ethical Income Fund (Wholesale) PDS available on our website at [australianethical.com.au/managed-funds/pds/](http://australianethical.com.au/managed-funds/pds/)

This PDS is a summary of the significant information you need to make a decision. It includes references to important information that forms part of the PDS and is included in the Managed Funds Additional Information Booklet. The Managed Funds Additional Information Booklet can be found on our website [australianethical.com.au/managed-funds/pds/](http://australianethical.com.au/managed-funds/pds/) or by contacting us on 1800 021 227.

You should consider this other important information before making your decision. The information provided in the PDS is general information only and does not take account of your personal financial situation or needs. You should obtain financial advice tailored to your personal circumstances.

# 1 About Australian Ethical Investment Ltd

Australian Ethical Investment Ltd (Australian Ethical) is a publicly listed funds management company, which has a long history of actively seeking out investments that are positive for society and the environment and avoiding investments in harmful activities. Since pioneering ethical investment in Australia in 1986, Australian Ethical has grown to manage investments and superannuation on behalf of over 60,000 investors.

**Ethical investment is our only business**

Australian Ethical believes the more money doing good for the planet, the better. Since 1986, Australian Ethical has been influenced by the 23 principles of the Australian Ethical Charter to invest in ethical and responsible initiatives that can have a positive impact on the planet, while achieving competitive long-term returns. Australian Ethical avoids investments in corporations that operate in harmful industries such as coal, oil, weapons, tobacco, gambling or are involved in human rights abuses. The Charter not only drives Australian Ethical's investment choices, but underpins every aspect of our business practices.

Investments are across a broad spectrum of sectors ranging from new environmental and energy technologies to education, health and financial services. Further information on our ethical investment style, including thresholds for our exclusions is available at [australianethical.com.au/ethical-criteria](http://australianethical.com.au/ethical-criteria).

Australian Ethical strives to be a leader among ethical and responsible funds. Australian Ethical is a signatory to the United Nations' Principles for Responsible Investment, and Australian Ethical's funds have achieved certification by the Responsible Investment Association of Australasia (RIAA).

Australian Ethical is one of the founding B Corporations in Australia and in 2014 the first company listed on the ASX to receive B Corporation certification.

Each year since then, Australian Ethical has been included on the B Corporation 'Best for the World Honorees' which lists the top 10% of all certified B Corporations globally.

Australian Ethical believe it's important for businesses to play a leadership role in making the world a better place, not just to make profit. That's why Australian Ethical sets aside 10% of its after-tax profits (before bonus expense) every year to put back into the community via Australian Ethical's community grants program, through Australian Ethical's registered charity, the Australian Ethical Foundation Limited (ABN 14 607 166 503). This initiative provides financial support to not-for-profit and social impact organisations that contribute to humanitarian, environmental and animal welfare efforts in Australia and overseas.

# 2 How the Australian Ethical Income Fund works

**You should read...** the important information about how the Australian Ethical Income Fund works before making a decision. Go to Section 2 of the Additional Information Booklet. The material relating to how the Fund works may change between the time when you read this PDS and the day when you acquire the product.

When you invest your money in a managed fund like the Australian Ethical Income Fund (the Fund), your money is pooled together with other investors' money. A team of investment professionals invest and manage this money on behalf of all investors in the Fund in a range of assets.

The Fund is divided into units and these units are used to identify and value each investor's investment in the Fund. The amount you invest is used to buy units in the Fund. The number of units allocated to you depends on the amount you invest and the value of a unit on that day. The number of units you hold will increase if you make additional investments or reinvest your distributions. If you make a withdrawal, units will be redeemed and the number of units you hold will decrease.

**Investor classification**

Under the Fund's constitution, we are able to issue different classes of units. At our discretion we will provide wholesale and larger investors with a different class of units provided specified conditions are met.

To be classified as a wholesale investor, a direct investor in the Australian Ethical Income Fund must maintain a minimum of \$25,000 in the Income Fund.

This PDS applies to the retail class of units. You should refer to the Australian Ethical Income Fund (Wholesale) PDS if you are a wholesale investor.

### Calculating unit prices

The unit price is the dollar value of each unit. New unit prices are calculated every business day by dividing the net value of the assets of the Fund by the number of units issued. The value of units will change as the market value of the assets in the Fund increase or decrease in value.

A buy price is used when you purchase units and a sell price is used when you redeem units. The buy and sell prices differ to cover the transaction costs when you buy or sell units so that these costs are not passed onto other investors.

Daily unit prices are available at:

[australianethical.com.au/managed-funds/unit-prices/](http://australianethical.com.au/managed-funds/unit-prices/)

### Making investments and withdrawals

The minimum investment and withdrawal amounts are noted in the table below. You can increase your investment by starting a Regular Investor Plan or by making additional investments at any time.

#### Minimum investment and withdrawal amounts\*

Starting Investment and minimum balance	\$1,000
Starting Investment with a Regular Investor Plan	\$500
Additional investments	\$100
Monthly Regular Investor Plan Investments <sup>^</sup>	\$100
Withdrawal amounts	\$100

\* Australian Ethical may accept lesser amounts at its discretion.

<sup>^</sup> Deducted from your personal bank account.

Withdrawals can be made at any time by completing the Withdrawal Form available on our website. In most situations we will make a payment to your nominated Australian bank account within seven business days of receiving a payment request.

There may be some circumstances when withdrawals may take longer, such as in July and January when the distributions are calculated, if there is a freeze on withdrawals, or where the Fund is illiquid.

### Processing your transactions

The close of business unit price will be used for applications or withdrawal requests received before 3pm (Sydney time) on a business day. Applications or withdrawals received after 3pm (or on a day other than a business day) are processed using the close of business price for the following business day.

### Income distributions

Payments of net income earned by the Fund are distributed to you every six-months, typically in July and January. Australian Ethical as the Responsible entity has discretion whether to declare a half yearly distribution. The distributable income may include interest, dividends, foreign income, realised net capital gains and other income.

The amount of income you receive will be proportionate to the number of units you hold relative to the number of units on issue at the end of the distribution period. The amount will vary from year-to-year and on occasion, no distribution may be made.

Income can be reinvested or paid to your nominated Australian bank account. If no selection is made or we are unable to pay it to you for any reason, your income will be automatically reinvested and additional units in the fund purchased in your name.

## 3 Benefits of investing in the Australian Ethical Income Fund

**You should read...** the important information about the benefits of investing in the Australian Ethical Income Fund before making a decision. Go to Section 3 of the Additional Information Booklet. The material relating to the benefits of the Fund may change between the time when you read this PDS and the day when you acquire the product.

### Significant features

#### Investment strategy

Australian Ethical offers investors the opportunity to invest in a diversified portfolio of interest-bearing investments generating income. The Fund is invested in short-dated deposits, high grade mortgage-backed securities, State and Commonwealth Government Bonds, and bank and other corporate bonds. As such, the returns of the Fund tend to move in line with the general level of interest rates.

#### Our unique investment process

Australian Ethical believes in the transformative power of money to achieve both positive social and environmental outcomes. The Australian Ethical Charter, influences our ethical investment decisions - what we seek to invest in and what we look to avoid - and also guides our corporate activities beyond our funds.

However, a decision based on ethics alone is not enough. To benefit our investors, an investment is only made if it meets the investment criteria for portfolio inclusion with the expectation that all underlying portfolios will generate competitive investment returns over the long term.

Australian Ethical's Investment and Ethics research teams work together to provide our investors with an ethical portfolio that aims to generate competitive returns over the long term.

Many investment funds invest in industries or companies that harm people, planet or animals such as investments in old growth forest logging, weapons, tobacco, gambling and unsustainable mining. Avoiding these areas, we seek investments in emerging growth sectors such as (but not limited to) renewable energy, technology, efficient transport, recycling and health. Investments are across a broad spectrum of sectors ranging from new environmental and energy technologies to education, health and financial services.

Further information on our ethical investment style is available at [australianethical.com.au/ethical-approach](http://australianethical.com.au/ethical-approach)

### Certified Responsible Investment

Australian Ethical's Managed Funds have been certified by RIAA according to the strict disclosure practices required under the Responsible Investment Certification Program.

RIAA's RI Certification Symbol signifies that a product or service offers an investment style that takes into account environmental, social, governance or ethical considerations. The Symbol also signifies that Australian Ethical Managed Funds adheres to the strict operational and disclosure practices required under the Responsible Investment Certification Program for the category of Asset Manager. The Certification Symbol is a Registered Trade Mark of the Responsible Investment Association Australasia (RIAA). Detailed information about RIAA, the Symbol and Australian Ethical Managed Funds methodology and performance can be found at [responsiblereturns.com.au](http://responsiblereturns.com.au), together with details about other responsible investment products certified by RIAA<sup>1</sup>.



CERTIFIED BY RIAA

1 The Responsible Investment Certification Program does not constitute financial product advice. Neither the Certification Symbol nor RIAA recommends to any person that any financial product is a suitable investment or that returns are guaranteed. Appropriate professional advice should be sought prior to making an investment decision. RIAA does not hold an Australian Financial Services Licence.

### Significant benefits

#### Management – ethical investment professionals

The Fund provides access to a professionally managed investment portfolio that takes account of ethical factors (including environmental and social impact plus corporate governance), so that you can invest knowing your money is involved in positive activities.

#### Governance – looking after your investment

The operations of the Fund, including the rights, responsibilities and duties of Australian Ethical and investors, are governed by its constitution and the *Corporations Act 2001*.

#### Communications – staying in touch with you

You can keep track of your investment in the following ways;

- via our website [australianethical.com.au/managed-funds](http://australianethical.com.au/managed-funds), which provides all the information that is material for our Managed Funds;
- through statements issued twice yearly; and
- by using our secure online account access system, InvestorServe.

**The Australian Ethical Charter<sup>1</sup> addresses environmental and social considerations. The Charter sets out the types of activities we seek to support, and the types of activities we seek to avoid.**

**The Fund shall seek out investments which provide for and support:**

- a. the development of workers' participation in the ownership and control of their work organisations and places
- b. the production of high quality and properly presented products and services
- c. the development of locally based ventures
- d. the development of appropriate technological systems
- e. the amelioration of wasteful or polluting practices
- f. the development of sustainable land use and food production
- g. the preservation of endangered eco-systems
- h. activities which contribute to human happiness, dignity and education
- i. the dignity and well-being of non-human animals
- j. the efficient use of human waste
- k. the alleviation of poverty in all its forms
- l. the development and preservation of appropriate human buildings and landscapes.

**The Fund shall avoid any investment which is considered to unnecessarily:**

- i. pollute land, air or water
- ii. destroy or waste non-recurring resources
- iii. extract, create, produce, manufacture, or market materials, products, goods or services which have a harmful effect on humans, non-human animals or the environment
- iv. market, promote or advertise, products or services in a misleading or deceitful manner
- v. create markets by the promotion or advertising of unwanted products or services
- vi. acquire land or commodities primarily for the purpose of speculative gain
- vii. create, encourage or perpetuate militarism or engage in the manufacture of armaments
- viii. entice people into financial over- commitment
- ix. exploit people through the payment of low wages or the provision of poor working conditions
- x. discriminate by way of race, religion or sex in employment, marketing, or advertising practices
- xi. contribute to the inhibition of human rights generally.

<sup>1</sup> © 1986: Australian Ethical Investment Ltd (ABN 47 003 188 930; AFSL 229949). Except as expressly permitted by the Copyright Act 1968 (Cth) no part of this Charter may be reproduced in any form or by any process without the written permission of Australian Ethical Investment Ltd.

# 4 Risks of managed investment schemes

**You should read...** the important information about the significant risks of managed investment schemes before making a decision. Go to Section 4 of the Additional Information Booklet. The material relating to the significant risks of managed investment schemes may change between the time when you read this PDS and the day when you acquire the product.

Investing in a managed fund carries risks, like any investment. The level of risk and the returns will depend on the assets the Fund invests in. Assets with the highest long-term returns may also carry the highest level of short-term risk.

There are also some risks involved when investing through a managed fund that you may not face if you invested directly. These include the managed fund terminating, fees and expenses changing, the Responsible Entity being replaced, or a change in the investment professionals managing the Fund.

Additionally, a managed fund may give different results from investing directly because of the treatment of income or capital gains within the managed fund, and as a result of other investors investing in and exiting the fund.

The significant investment risks for the Australian Ethical Fixed Interest Fund are:

**Asset class risk:** The risk associated with the type of assets the Fund invests in, which behave differently over time. Shares, for example, tend to provide higher returns over the long-term, but are more likely to fall in value over the short-term when compared to other asset classes. Cash investments are less likely to fall in value over the short-term, but tend to offer lower returns than shares over the long-term.

**Specific security risk:** The risk associated with individual investments. For example, the price of a particular share may fall in value or perform below expectations.

**Liquidity risk:** The risk that the Fund does not have enough 'cash-like' assets or is unable to sell assets (without significant losses) to meet withdrawal requests in a timely manner.

**Market risk:** The risk that changes in economic, technological and political conditions will affect the value of investment markets and therefore the Fund. Other factors such as a decline in market sentiment and unexpected events can also significantly affect markets.

**Currency risk:** This is the risk that changes in foreign currency exchange rates will impact the value of the international investments held in the Fund. The Fund is unhedged. As a result, the value of the Fund's international investments in Australian dollars will vary as exchange rates vary. At our discretion we may, in the future, hedge some or all of the currency exposure.

When considering your investment in the Fund, it is important to understand that:

- the value of your investment will go up and down depending on the market prices of the assets held by the Fund;
- investment returns are not guaranteed and will vary;
- you may lose some or all of the money you invest;
- future investment returns may differ from past returns; and
- laws affecting your investment in the Fund may change in the future.

The appropriate level of risk for you will depend on a range of factors, including your age, investment timeframe, where other parts of your wealth are invested, and your tolerance to fluctuations in the value of your investment. If you are unsure about these areas, you should seek professional advice.

**Derivatives risk:** The value of a derivative is derived from the value of an underlying asset and can be highly volatile. Changes in the value of derivatives may occur due to a range of factors that include rises or falls in the value of the derivative in line with movements in the value of the underlying asset, potential liquidity of the derivative and counterparty credit risk.

# 5 How we invest your money

**You should read...** the important information about how we invest your money before making a decision. Go to Section 5 of the Additional Information Booklet. The material relating to how we invest your money may change between the time when you read this PDS and the day when you acquire the product.

**Warning** It is important to consider the Fund's investment objective, risk level, likely investment return and your individual circumstances including your life stage, investment timeframe, and attitude to risk, when considering whether to invest.

## Australian Ethical Income Fund

Investment return objective	To generate an income stream consistent with prevailing short-term interest rates while minimising the risk of capital loss and supporting the Australian Ethical Charter.
Investors that the Fund may suit	Investors seeking income through a diversified portfolio of interest-bearing investments generating income.
Recommended minimum investment timeframe	1 year
Strategy	The opportunity to invest in a diversified portfolio of interest-bearing investments generating income. The Fund is invested in short-dated deposits, high grade mortgage-backed securities, State and Commonwealth Government Bonds, and bank and other corporate bonds. As such, the returns of the Fund tend to move in line with the general level of interest rates.

Mix of asset classes and strategic ranges*	Asset class Ranges	Defensive	
		Interest-bearing securities	Cash
		90 – 100%	0 – 10%

**Australian Ethical Income Fund**

Risk level	Very low
Performance and portfolio information	We may make changes to the Fund from time to time, including changes to the types of investments. We will notify investors of any significant changes. You can also keep up-to-date with the Fund’s unit price, performance and portfolio holdings via our website.

\* These are indicative asset allocation ranges for the Fund. If market movements, investments into or withdrawals from the Fund, or changes in the nature of an investment cause the Fund to move outside these indicative ranges, this will be addressed by us as soon as reasonably practicable.

## 6 Fees and costs

**You should read...** the important information about the fees and costs before making a decision. Go to Section 6 of the Additional Information Booklet. The material relating to the fees and costs may change between the time when you read this PDS and the day when you acquire the product.

**Changes to fees and maximum allowable fees** All fees can change. Reasons might include changing economic conditions or changes in regulation. If we were to increase the fees, we would always give you at least 30 days’ notice of any proposed increase.

**Please note** National Australia Bank Limited ABN 12 004 044 937 (“NAB”) has been appointed as the Custodian for the Fund. NAB’s role as Custodian is limited to holding the assets of the Fund.

**Did you know?**

Small differences in both investment performance and fees and costs can have a substantial impact on your long-term returns. For example, total annual fees and costs of 2% of your account balance rather than 1% could reduce your final return by up to 20% over a 30-year period (for example, reduce it from \$100,000 to \$80,000).

You should consider whether features such as superior investment performance or the provision of better member services justify higher fees and costs.

You may be able to negotiate to pay lower contribution fees and management costs where applicable. Ask the fund or your financial adviser.

**To find out more**

If you would like to find out more, or see the impact of the fees based on your own circumstances, the Australian Securities and Investments Commission (ASIC) website ([moneysmart.gov.au](http://moneysmart.gov.au)) has a managed funds fee calculator to help you check out different fee options.

This section provides information on the fees and other costs that you may be charged for investing in the Fund. These fees and costs may be deducted from your investment, from the returns on your investment, or from the assets of the Fund as a whole.

Taxes are set out in section 7 of this document.

You should read all the information about fees and costs because it is important to understand their impact on your investment. You can also use this information to compare this product with other managed funds.

If you consult a financial adviser, additional fees may be payable to the adviser. You should refer to the adviser’s Statement of Advice for details.

Type of fee or cost	Amount	How and when paid
<b>Fees when your money moves in or out of the Fund*</b>		
Establishment fee The fee to open your investment	Nil	
Contribution fee The fee on each amount contributed to your investment	Nil	
Withdrawal fee The fee on each amount you take out of your investment	Nil	
Exit fee	Nil	
<b>Management costs</b>		
The fees and costs for managing your investment	Management costs® 0.20% per year	Management costs are calculated as a percentage of the daily net asset value of the Fund and form part of the daily unit pricing calculations.

Type of fee or cost	Amount	How and when paid
<b>Fees when your money moves in or out of the Fund*</b>		
<b>Service Fees~</b>		
Switching fee The fee for changing investment options	Nil	

\* The buy-sell spread for the Australian Ethical Income Fund is 0.00% as at 1 October 2021.. This amount is subject to change without notice. All updates will be published on the fee information page: [australianethical.com.au/managed-funds/fees/](http://australianethical.com.au/managed-funds/fees/)

@ The indirect costs are calculated at 30 June each year based on the previous 12 months. These may change from year to year. Indirect costs, which amount to 0.00% are included in the Management Cost.

~ Please refer to the additional information booklet for more information about adviser service fees.

**Example of annual fees and costs for the Australian Ethical Income Fund**

The table below gives an example of how the fees and costs in the Fund can affect your investment over a one year period.

You should use this table to compare this product with other managed investment products.

Management costs are included in the unit price for the Fund and are inclusive of GST.

The management costs shown in the table are calculated on the initial balance of \$50,000.

The example does not show the impact of taxation, which will vary for each investor depending on their personal circumstances.

Example - Income Fund		Balance of \$50,000 with a contribution of \$5,000 during year
Contribution fees	Nil	For every additional \$5,000 you put in , you will be charged \$0.
PLUS Management Costs	0.20% per year	And for every \$50,000 you have in the Fund you will be charged \$100* each year.
Performance Fee	Nil	If you had an investment of \$50,000, you would be charged a performance fee of approximately \$0.
EQUALS Cost of Fund		If you had an investment of \$50,000 at the beginning of the year and you put in an additional \$5,000 during that year, you would be charged fees of: \$110.* What it costs you will depend on the managed fund you choose and the fees you negotiate with the Fund or your financial adviser.

\* The example assumes management costs are calculated on a balance of \$50,000 with the \$5,000 contribution occurring at the end of the first year. Amounts are rounded to the nearest dollar. Additional fees may apply. If you have agreed to pay your adviser a service fee, it will be deducted from your account balance. Percentages expressed to one or two decimal places may have been rounded. There is no establishment fee.

If you leave the managed investment scheme early, you will not be charged an exit fee.

## 7 How managed investment schemes are taxed

**You should read...** the important information about how managed investment schemes are taxed before making a decision. Go to Section 7 of the Additional Information Booklet. The material relating to how managed investment schemes are taxed may change between the time when you read this PDS and the day when you acquire the product.

**Warning** Investing in a registered managed fund is likely to have tax consequences. As each investor's circumstances are different, we strongly recommend you seek professional tax advice before investing.

The following summary tax information is based on the tax laws that were current when this PDS was issued. Refer to the Australian Taxation Office (ATO) website [ato.gov.au](http://ato.gov.au) for further details.

The information should not replace professional taxation advice and should not be relied on as a complete statement of the law.

Generally, managed funds do not pay tax on your behalf. You are assessed for tax on any income and capital gains attributed to you by the managed fund in which you invest, even if you reinvest that income.

At the end of each financial year, we will send you a consolidated statement of all income we have paid you and the tax components.

A guide to help you transfer this information to your tax return is available at [australianethical.com.au/tax-guide/](http://australianethical.com.au/tax-guide/)

If you decide to sell or transfer units in the managed fund, you may also be liable for tax on the capital gains realised.

**Quoting your tax file number**

It is recommended that you provide your Tax File Number (TFN) when you invest in the Fund. If you do not provide us with your TFN (or claim an exemption from doing so), tax must be withheld from an Australian investor's distribution at the highest marginal tax rate plus any levies, such as the Medicare levy.

## 8 How to apply

**You should read...** the important information about how to apply before making a decision. Go to Section 8 of the Additional Information Booklet. The material relating to how to apply may change between the time when you read this PDS and the day when you acquire the product.

There are just three steps to investing in the Australian Ethical Fixed Interest Fund:

1. Read and understand this Product Disclosure Statement and the Managed Funds Additional Information Booklet. All documents are available on our website.
2. Complete and submit either the online Australian Ethical Managed Funds Application Form or the paper Application Form. The paper Application Form is available on our website at [australianethical.com.au/managed-funds/apply/](http://australianethical.com.au/managed-funds/apply/) or in hard copy on request.
  - i. If you wish to start a Regular Investor Plan, be sure to complete "Regular Investor Plan" Section on the form.
  - ii. If you are making an investment by cheque, please make it payable to: "Australian Ethical Applications on Trust".
  - iii. Remember you will need to complete the Identification Requirements and provide the appropriate identification to us or your financial adviser.
3. Send your signed paper Application Form, with the supporting documents to: Australian Ethical Investment Ltd, Reply Paid 3993, Sydney NSW 2001

### New Zealand investors

The offer made in this Product Disclosure Statement is available only to persons receiving this statement in Australia and in New Zealand. The offer is available in New Zealand only to people who have received the Important Information for New Zealand Investors, which is available on our website at [australianethical.com.au/nz/](http://australianethical.com.au/nz/)

### Cooling off period

If you change your mind there is a 14-day cooling off period. You will need to tell us in writing if you no longer wish to invest. The 14-day period starts on the earlier of receiving confirmation that you are invested or five business days after we issue units to you.

If you exercise your right to cool off, your money will be returned to you, adjusted for the increase or decrease in the value of the investment at the date we received notification, and reasonable transaction or administrative costs.

### Complaints

We welcome your enquiries and comments. If you are not satisfied with any aspect of our service, please contact our Client Service team on 1800 021 227 or email [investors@australianethical.com.au](mailto:investors@australianethical.com.au)

We aim to acknowledge your complaint within 1 business day of receiving it, or as soon as practicable. If we do not resolve your complaint to your satisfaction within the legislated timeframe (30 days), you can complain to the following external dispute resolution body at no charge to you:

The Australian Financial Complaints Authority (AFCA):

**W** [afca.org.au](http://afca.org.au)  
**E** [info@afca.org.au](mailto:info@afca.org.au)  
**T** 1800 931 678

### Privacy

We respect your privacy. Protecting your personal information is important to us. Please read our Privacy Policy and our Privacy Collection Notice which outline the type of information we collect about you and how we will use that information, and are available on our website: [australianethical.com.au/privacy-policy/](http://australianethical.com.au/privacy-policy/)

### Contact us

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