

Fund Update

DirectMoney Personal Loan Fund

(ARSN 602 325 628)

Date: 1 November 2018

The purpose of this Fund Update is to update the Product Disclosure Statement for the DirectMoney Personal Loan Fund dated 28 April 2016, with information which does not include any materially adverse information¹

One Managed Investment Funds Limited (**Responsible Entity**) is the responsible entity for the DirectMoney Personal Loan Fund (ARSN 602 325 628) (**Fund**).

The Responsible Entity issued a product disclosure statement for the Fund dated 28 April 2016 (**PDS**) which included information on how investors, including indirect-investors, (**you**) may complain to the Responsible Entity in respect of the Fund.

There has been no change to the Responsible Entity's contact details or the requirement that, in the first instance, you should notify the Responsible Entity if you have a complaint.

Once the Responsible Entity receives a complaint, we will acknowledge it as soon as practicable and investigate the complaint with a view to resolving it and responding as soon as possible.

From 1 November 2018, if an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

AFCA's contact details are:

Website www.afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678 (free call)

In writing Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

From 1 November, you should not contact the Financial Ombudsman Service (**FOS**) in respect of complaints we have not resolved to your satisfaction and FOS will not accept complaints lodged with them.

You can find more information at www.oneinvestment.com.au/complaints.

If there are any questions please do not hesitate to contact the Responsible Entity on 02 8277 0000.

¹**Materially adverse information** means information of a kind the inclusion of which in, or the omission of which from, a PDS would render the PDS defective within the meaning of section 1021B of the Corporations Act 2001.