

Financial Services Guide

Ark Capital Funds Management Pty Ltd (Ark)
ACN 649 243 881
Financial Services Guide, 1 July 2026
Corporate Authorised representative of MSC Advisory Pty Ltd
ACN 607 459 441, AFSL 480649

Purpose of this Financial Services Guide

This Financial Services Guide (FSG) is designed to assist you in deciding whether to use the financial services provided by Ark ("Ark", "we", "us", or "our").

This FSG contains information about:

- who we are and how we can be contacted
- the financial services we are authorised to provide
- how we are remunerated
- any relationships or associations that may influence our services
- how complaints are handled

Who We Are

Ark Capital Funds Management Pty Ltd, ACN: 649 243 881
Corporate Authorised Representative Number: 001312503

Address: Level 7, 33 Stewart Street, Richmond VIC 3131
Phone: 1300 838 834
Email: Info@arkcapital.com.au
Website: www.arkcapital.com.au

Ark is a Corporate Authorised Representative of MSC Advisory Pty Ltd, ACN 607 459 44, AFSL 480649

MSC Advisory Pty Ltd holds Australian Financial Services Licence (AFSL) 480649 and is responsible for the financial services that Ark provides under that licence.

Our Authorising Licensee

MSC Advisory Pty Ltd, ACN 607 459 441, AFSL 4480649

Responsible Entity (RE)

MSC Trustees is the Responsible Entity and issuer of the Ark Cornerstone First Mortgage Fund (the "Fund"), a registered managed investment scheme.

Ark acts on behalf of MSC Trustees when providing financial services described in this FSG.

Financial Services we are authorised to provide

As a Corporate Authorised Representative of MSC Advisory Pty Ltd, Ark is authorised to provide the following financial services:

- provide **general financial product advice** in relation to interests in managed investment schemes
- **arrange for the issue of financial products** (including units in the Fund)
- provide services in relation to the **distribution and promotion** of the Fund

Ark does not provide personal financial product advice.

Nature of advice – General advice only

Any advice provided by Ark is **general advice only**.

This means:

- it does not take into account your personal objectives, financial situation or needs
- you should consider the appropriateness of the advice having regard to your own circumstances
- you should read the relevant Product Disclosure Statement (PDS) before making any investment decision

Ark does not provide personal advice and does not prepare Statements of Advice.

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Products we provide services for

Ark provides financial services in relation to:

- Ark Cornerstone First Mortgage Fund (an unlisted, registered managed investment scheme)

The Fund invests in underlying contributory mortgage schemes ("master fund") managed by Ark or related entities.

Role of Ark

Ark performs multiple roles in relation to the Fund, including:

- Distributor of the Fund
- Manager of the Fund, responsible for investment decisions
- Administrator and registry services provider

Ark is responsible for the sourcing, assessment and management of underlying mortgage investments at the master fund level.

MSC Trustees, as Responsible Entity:

- is the issuer of the Fund
- is responsible for compliance and regulatory oversight

MSC Advisory Pty Ltd

- Ark is a corporate authorised representative of MSC Advisory Pty Ltd, AFSL 480649

How we are remunerated

Ark does not charge investors a direct fee for financial product advice. Ark is remunerated as follows:

Fund Management and administration fees

Ark receives fees from the Fund, disclosed in the PDS, including:

- a cost recovery fee of up to 0.35% per annum of funds under management at the Cornerstone Fund level.
- Ark does not charge the Fund a management fee, having received fees at the master fund level

Underlying master fund investment fees

Ark and related entities may earn fees at the underlying investment level (master fund / contributory schemes), including:

- establishment fees
- loan management fees
- other fees associated with originating and managing mortgage investments

These arrangements are disclosed in the PDS.

Payments to MSC

MSC Trustees is paid a Responsible Entity fee by Ark under a commercial agreement.

MSC Advisory Pty Ltd is paid a Licensing Fee by Ark under a commercial agreement.

Relationships and Conflicts of Interest

Ark has the following relationships relevant to the services it provides:

- Ark is a Corporate Authorised Representative of MSC Advisory Pty Ltd
- Ark is also the Manager of the Fund
- Ark or related entities manage the underlying mortgage investments in which the Fund invests

These arrangements may give rise to conflicts of interest, including:

- Ark benefiting from fees at multiple levels of the investment structure
- Ark selecting and managing underlying investments

Ark has policies and procedures in place to manage conflicts of interest and ensure investors are treated fairly.

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Providing instructions and transacting in the Fund

You may invest in the Fund:

- directly via application form contained in the Fund PDS
- through a licensed financial adviser
- via approved distribution channels (including online, where available)

Ark may assist with the processing of applications.

All units are issued by Ark as the appointed Manager for MSC Trustees as Responsible Entity and entered into the Ark registry system.

Complaints handling

If you have a complaint about our services, you can contact us:

Address: Level 7, 33 Stewart Street, Richmond VIC 3131

Phone: 1300 838 834

Email: Info@arkcapital.com.au

Website: www.arkcapital.com.au

MSC Advisory Pty Ltd is a member of AFCA (membership number 36916), and complaints relating to financial services provided under its AFSL may be referred to AFCA.

MSC Advisory Pty Ltd

Level 2, 395 Collins Street, Melbourne VIC 3000

Phone: 1300 798 790

Email: trustee@msc.group

Website: www.msc.group

We will aim to acknowledge your complaint within one Business Day and resolve it as quickly as possible.

If the complaint cannot be resolved within 30 days and to your satisfaction, you may lodge a complaint with:

Australian Financial Complaints Authority (AFCA)

Website: www.afca.org.au

Phone: 1800 931 678

Professional indemnity insurance

Ark is covered by professional indemnity insurance that satisfies the requirements of the Corporations Act and covers the financial services provided by Ark as a Corporate Authorised Representative of MSC Advisory Pty Ltd.

Privacy

Ark is committed to protecting your privacy.

We collect and use personal information to:

- provide financial services
- process investments
- comply with legal obligations

A copy of our Privacy Policy is available on our website or upon request.