

## BlackRock Cash Fund (Class S Units)

### Product Disclosure Statement

ARSN 090 168 308  
BlackRock Investment Management (Australia) Limited  
ABN 13 006 165 975  
Australian Financial Services Licence No 230523

**Dated: 1 November 2024**

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### About this PDS

This Product Disclosure Statement (**PDS**) is a summary of significant information and contains a number of references to important information (each of which forms part of this PDS) and persons should consider that information before making a decision about the Fund.

The information provided in this PDS is general information only and does not take into account your individual objectives, financial situation, needs or circumstances. You should therefore assess whether the information is appropriate for you and obtain financial advice tailored to you having regard to your individual objectives, financial situation, needs and circumstances.

This PDS can only be used by investors receiving it (electronically or otherwise) in Australia. This PDS is not an offer to any person or any place in which it is unlawful to make such an offer. Units in the Fund have not been, and will not be, registered under the U.S. Securities Act of 1933 or the securities laws of any of the states of the United States. The Fund is not and will not be registered as an investment company under the U.S. Investment Company Act of 1940. Investment in units of the Fund by or on behalf of U.S. persons is not permitted. Units in the Fund may not at any time be offered, sold, transferred or delivered within the United States or to, or for the account or benefit of, a U.S. person. Any issue, sale or transfer in violation of this restriction will not be binding upon the Fund and may constitute a violation of U.S. law.

If any part of this PDS is established to be invalid or unenforceable under the law, it is excluded so that it does not in any way affect the validity or enforceability of the remaining parts.

The Responsible Entity can change any terms and conditions of the offer contained in this PDS at any time.

#### Client Services

Telephone: 1300 366 100  
Facsimile: 1300 366 107  
Email: [clientservices.aus@blackrock.com](mailto:clientservices.aus@blackrock.com)  
Website: [www.blackrock.com/au](http://www.blackrock.com/au)

#### Responsible Entity

BlackRock Investment Management (Australia) Limited  
Level 37, Chifley Tower  
2 Chifley Square  
Sydney NSW 2000

## Incorporation by Reference

The Corporations Act 2001 (Cth) (**Corporations Act**) allows us to provide certain information to you separately to this PDS. Where you see references to “Additional information incorporated by reference” additional information concerning the topic has been incorporated by reference and forms part of the PDS. This information can be found in the BlackRock Additional Fund Information No. 1 document, available at [our website](#). You should read this important information before making a decision. This material may change between the time when you read this PDS and when you acquire the product. This information is available to you free of charge upon request in paper format by contacting Client Services.

## Information subject to change

Information in this PDS, as well as the terms and features of the Fund, is subject to change from time to time. We will notify you of any material changes or other significant events that affect the information in this PDS in accordance with our obligations under the Corporations Act.

Updated information that is not materially adverse can be obtained from [our website](#). A paper copy of any updated information will be given, or an electronic copy made available, free of charge upon request.

Where the Fund is subject to the continuous disclosure requirements of the Corporations Act, we will satisfy our obligations by disclosing material information regarding the Fund on [our website](#). A paper copy of this material is available free of charge upon request.

## Annual report

A copy of the audited annual financial report of the Fund is generally available by the end of September from us or upon request from your Investor Directed Portfolio Service (**IDPS**), superannuation fund or master trust operator. The audited annual financial report will be made available on [our website](#). You may also elect to receive a hard copy of the report by contacting Client Services on the telephone number shown on page 1.

## Investing through an IDPS, superannuation fund or master trust

If you have invested through an IDPS, superannuation fund or master trust, you can use this PDS for information purposes; however, if you wish to make any change to your investment you should contact the operator of such service and complete their required documentation. The operator of such service may process unitholder transactions and requests in accordance with processes that are different to those set out in this document.

## Target Market Determination

BlackRock has issued a target market determination (**TMD**) which, among other things, describes the class of consumers for whom this product is likely to be consistent with their likely objectives, financial situation and needs.

BlackRock and its distributors must take reasonable steps to distribute this product to consumers described in the TMD.

The TMD for this product can be obtained by contacting Client Services and may be available on [our website](#).

# 1. About BlackRock Investment Management (Australia) Limited

BlackRock Investment Management (Australia) Limited, ABN 13 006 165 975 (referred to in this PDS as **BlackRock, Responsible Entity, Manager, we, our or us**) is the responsible entity and the issuer of units in the BlackRock Cash Fund (Class S Units) (**Fund**).

BlackRock is a wholly owned subsidiary of BlackRock, Inc.® (**BlackRock Inc**) but is not guaranteed by BlackRock Inc, or any BlackRock Inc subsidiary or associated entity (**the BlackRock Group**). Neither BlackRock nor any member of the BlackRock Group guarantees the success of the Fund, the achievement of the investment objective, or the repayment of capital or particular rates of return on investment or capital. An investor in the Fund could lose all or a substantial part of their investment. In particular, the performance of the Fund will depend on the performance and market value of the assets held by the Fund. We reserve the right to outsource any or all investment, management and administration functions, including to related parties, without notice to investors.

# 2. How the BlackRock Cash Fund (Class S Units) works

## 2.1 The interests that members acquire

The Fund is structured as a unitised registered managed investment scheme. This means your money is pooled together with monies from other investors. This is used to buy investments that are managed on behalf of all investors in the Fund. When you invest in the Fund, you are allocated a number of units in the Fund, rather than directly receiving an interest in the assets of the Fund. Each of these units represents an equal share in the net assets of the Fund as a whole and are not related to any particular asset. As a result, each unit has a dollar value or “unit price”. The unit price will vary as the market value of assets in the Fund rises or falls. The number of units you receive is dependent on the amount of money you invest and the applicable unit price.

## 2.2 Minimum investment amounts

When investing in the Fund you generally need a minimum amount of \$500,000 or such other amount as we may determine from time to time. There is no minimum investment for subsequent applications. While there is no minimum redemption amount, we generally require a minimum balance in your Fund account of \$500,000.

## 2.3 How investors can increase or decrease their investment

Investors can increase or decrease their investment by acquiring units (refer to section 8.1 of this PDS titled “How to apply”) or redeeming all or part of their investment (refer to section 2.4 of this PDS titled “How to redeem your investment”).

## 2.4 How to redeem your investment

Redemption requests can be made in writing (either by post or facsimile). You will normally be able to redeem from the Fund on any Business Day, being a day other than a Saturday or Sunday on which banks are open for general banking business in Sydney. A list of public holidays affecting the Fund is available on [our website](#).

Investor transaction requests are required to be received by 1.00pm (Sydney time) on any Business Day (**Transaction Cut-off Time**). Transaction requests received before this time will generally be executed on the same day (**Trade Date**). Investor transaction requests received after this time or on a day when the Fund is unavailable for transactions will generally be treated as having been received the following Business Day.

Following receipt of a redemption request, we will deposit redemption proceeds into your nominated Australian bank account, generally within two Business Days of our having received the redemption request, although we are allowed longer periods under the Fund's constitution.

In some circumstances, such as when there is a freeze on withdrawals, investors may not be able to withdraw from the Fund within the usual period upon request.

### 2.5 Frequency of distributions and how they are calculated

If you hold units in the Fund at the close of business on the last day of a distribution period, you are entitled to participate in the distributable income of the Fund. Any income you receive from your investments will be in the form of distributions. Your entitlement to distributable income (if any) is based on how many units you held at the end of the distribution period as a proportion of the total number of units on issue in the Fund at that time. Your distribution may include interest, dividends, other income and realised gains. Distributions are not guaranteed and there may be periods for which distributions are higher or lower than expected.

Distributions (if any) are generally determined at the end of March, June, September and December each year. Distributions (if any) are usually paid within 21 Business Days of the end of the distribution period.

#### Additional information incorporated by reference

You should read the important information about the acquisition and disposal of interests before making a decision.

Go to Section 2 of the document titled "BlackRock Additional Fund Information No. 1", which is available from [our website](#).

This material may change between the time when you read this PDS and when you acquire the product.

## 3. Benefits of investing in the BlackRock Cash Fund (Class S Units)

**Proven Track Record.** The Fund has a proven track record dating back to its inception in 1997.

**Access to BlackRock Group's global investment and risk management resources.** The Fund draws upon the expertise of the BlackRock Group's global investment and risk management systems and teams.

**Diversification.** In contrast to a direct cash investment with a single company, the Fund provides broad exposure to liquid Australian short-term money market securities.

**High quality.** The Fund holds investment-grade rated, high-yielding short duration securities.

**Income generation.** The Fund has the potential to generate higher income compared to traditional cash investments.

**Flexibility.** The Fund provides flexibility in managing your capital, with no lock-up period or penalty for redemption.

#### Additional information incorporated by reference

You should read the important information about the other features and benefits of the Fund before making a decision.

Go to Section 3 of the document titled "BlackRock Additional Fund Information No. 1", which is available from [our website](#).

This material may change between the time when you read this PDS and when you acquire the product.

## 4. Risks of managed investment schemes

**All investments carry risk. Different strategies may carry different levels of risk, depending on the assets that make up the strategy. Assets with the highest long-term returns may also carry the highest level of short-term risk. The value of investments will vary. The level of returns will vary, and future returns may differ from past returns. Returns are not guaranteed, and investors may lose some or all of their investment. The laws affecting registered managed investment schemes may also change in the future.**

**The appropriate level of risk for each investor will vary depending on a range of factors including age, investment time frames, where other parts of the investor's wealth is invested and the investor's risk tolerance.**

### 4.1 Specific investments risks

The specific investment risks of investing in the Fund include:

**Derivative risk.** The Fund may be exposed to derivative securities. The use of derivatives expose a fund to different risks as opposed to investing directly in a security. For example, derivatives can cause a fund to make greater gains or incur greater losses than the gains and losses of the underlying security in relation to which the derivative derives its value.

Additionally, uncleared OTC derivative markets may not require payment of margin. To the extent that the Fund has unrealised gains in such instruments or has deposited collateral with its counterparty, the Fund is at risk that its counterparty will become bankrupt or otherwise fail to honour its obligations.

**Money market securities risk.** The Fund may be exposed to money market securities. There are a number of risks associated with an investment in money market securities, which can result in significant variability in investment returns and a loss of income or capital value. These include:

- **Credit risk.** The value of a fund investing in money market securities is affected by the perceived or actual credit worthiness of the issuer of the security. A perceived or actual deterioration of credit quality (e.g. an issuer credit downgrade or credit event leading to a revised premium attributable to investment due to credit worthiness downgrade) of a money market security will adversely impact the value of such investment.
- **Interest rate risk.** An increase in interest rates will cause the values of money market securities to decline, which will in turn impact the returns of a fund investing in such securities. Interest rate risk is generally lower for shorter term investments and higher for longer term investments.
- **Income risk.** A fund investing in money market securities may experience a decline in income where market interest rates are falling. This can result when a fund reinvests in securities at a lower yield than the current fund portfolio yield.

- **Spread risk.** The prevailing rates of compensation for creditworthiness of issuers of instruments (**spread**) is affected by market factors including sentiment, supply and demand and general economic conditions. A change in these factors, which impact spread, can negatively impact the yield earned by a fund investing in credit instruments.
- **Issuer risk.** Corporate issuers of money market securities may willingly or unwillingly default on their obligation to make interest or principal payments. Such events may cause a downgrade in the credit rating of an issuer which in turn may cause the value of the money market security to fall. There is also no assurance that an issuer of money market security will continue to issue in the market.

## 4.2 General risks

Other risks more generally associated with investing in a fund include:

**Conflicts of interest risk.** Certain conflicts of interest may arise in operating a BlackRock Group fund. Fund structures may involve members of the BlackRock Group acting in more than one capacity (including as counterparties). BlackRock Group funds may be invested in by persons associated with BlackRock Group or by other BlackRock Group funds and accounts. Certain investment strategies of the BlackRock Group may conflict with each other and may affect the price and availability of securities in which to invest. Members of the BlackRock Group may also give advice or take action with respect to any of their clients, which may differ from the advice given or the timing or nature of any action taken with respect to the investments of other BlackRock Group funds or accounts.

BlackRock has established policies and procedures to identify and manage conflicts of interest inherent to BlackRock's business.

**Counterparty risk.** A fund will be exposed to the credit risk of the parties with which it transacts and may also bear the risk of settlement default. Credit risk is the risk that the counterparty to a financial instrument or transaction fails to discharge an obligation or commitment that it has entered into. While the BlackRock Group uses reasonable efforts to mitigate such risks, there can be no guarantee that transactions with counterparties will always be completed in the manner contemplated by, and favourable to, the fund.

**Fund risk.** The price of units in a fund and the income from it may go up or down. Investors may not get back their original investment. There can be no assurance that a fund will achieve its investment objective or that an investor will achieve profits or avoid losses. Capital return and income of a fund is based on the capital appreciation and income of the securities invested in, less expenses incurred. Fund returns may fluctuate in response to changes in such capital appreciation or income. The payment of distributions is at the discretion of the fund issuer, considering various factors and its own distribution policy. Distributions are not guaranteed and there may be periods for which distributions are higher or lower than expected. There can be no assurance that the distribution yield of a fund is the same as that of its index. Past performance is not indicative of future performance.

**Issuer risk.** The performance of a fund depends on the performance of individual securities to which the fund has exposure. Any issuer of these securities may perform poorly, causing the value of its securities to decline. Poor performance may be caused by poor management decisions, competitive pressures, changes in technology, disruptions in supply, labour problems or shortages, corporate restructurings, fraudulent disclosures or other factors. Issuers may, in times of distress or at their own discretion, decide to reduce or eliminate dividends, which may also cause security prices to decline.

**Liquidity risk.** A fund may be exposed to securities with limited liquidity, which are infrequently traded, or which have small typical daily trading volumes. It may not be possible to sell such securities when it is desirable to do so or to realise what the manager perceives to be their fair value in the event of a sale. The general level of market liquidity also varies and may deteriorate. Such a deterioration may negatively impact the ability to trade fund securities and may reduce the price at which a trade is executed. These circumstances could impair a fund's ability to make distributions to a redeeming unit holder in a timely manner and a fund may need to consider suspending redemptions. The BlackRock Group aims to reduce these risks by understanding the liquidity characteristics of fund securities and trading so as to minimise the adverse consequences of low liquidity.

**Market risk.** Market risk is the risk that one or more markets in which a fund invests will go down in value, including the possibility that the markets will go down sharply and unpredictably. The value of a security or other asset may decline due to changes in general market conditions, economic trends or events that are not specifically related to the issuer of the security or other asset, or factors that affect a particular issuer or issuers, exchange, country, group of countries, region, market, industry, group of industries, sector or asset class. Local, regional or global events such as war, acts of terrorism, the spread of infectious illness or other public health issues, recessions, or other events could have a significant impact on a fund and its investments.

**Operational risk.** The risk of loss resulting from inadequate or failed internal processes, people and systems, or from external events. Adverse impacts may arise internally through human error, technology or infrastructure changes, or through external events such as third-party failures or crisis events. The BlackRock Group has procedures in place to manage these risks and, as much as possible, monitors the controls within these procedures to ensure operational risks are adequately managed.

**Regulatory and business risk.** Changes in corporate, taxation or other relevant laws, regulations or rules may adversely affect your investment (for example, by adversely affecting a fund's ability to execute its investment strategy). Such changes could have a material effect on performance. The laws affecting registered managed investment schemes may also change in the future.

## 5. How we invest your money

**WARNING: Investors should consider the likely investment return, the risk, and their investment timeframe when choosing a fund in which to invest. This Fund only offers a single investment option.**

### 5.1 Investment objective

The Fund aims to provide investors with the performance of its benchmark, the Bloomberg AusBond Bank Bill Index<sup>SM</sup> (**Index**), before fees and expenses.

## 5.2 Investment strategy

We believe that superior investment performance results from an active management approach based on a clear view of the fundamental forces that drive interest rate and credit markets.

We utilise research-based knowledge, fundamental credit analysis and the requisite skill base to access diverse opportunities, together with a disciplined approach to risk management to enhance value through duration and credit management.

## 5.3 What does the Fund invest in?

The Fund invests in a diversified range of Australian dollar denominated cash and short-term money market securities.

While the constitution of the Fund allows the Responsible Entity to borrow, it is our intention that no borrowing arrangements will be entered into, other than temporary overdrafts, which may be used as a means of managing certain cash flows.

Asset allocation ranges (%)		
Asset sector	Min.	Max.
Cash (or cash equivalents)	0	100

The Fund may be suitable for investors who are seeking capital preservation and/or income distribution. There is no minimum suggested timeframe for holding investments in the Fund. From an investor's perspective, the Fund is considered low risk.

### Additional information incorporated by reference

You should read the important information about how we invest your money, including our ESG approach, before making a decision.

Go to Section 5 of the document titled "BlackRock Additional Fund Information No. 1", which is available from [our website](#).

This material may change between the time when you read this PDS and when you acquire the product.

## 6. Fees and costs

### 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 fees. 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)** Moneysmart website ([www.moneysmart.gov.au](http://www.moneysmart.gov.au)) has a managed funds fee calculator to help you check out different fee options.

## 6.1 Fees and costs summary

The following table shows fees and other costs that you may be charged. Unless otherwise indicated, fees are inclusive of Goods and Services Tax (**GST**), any applicable stamp duty and take into account expected reduced input tax credits in respect of the GST component of the fee.

Information in the fee table can be used to compare costs between different simple managed investment schemes. Fees and costs can be paid directly from your account or deducted from investment returns.

**BlackRock Cash Fund  
(Class S Units)**

Type of fee or cost	Amount	How and when paid
<b>Ongoing annual fees and costs</b>		
<b>Management fees and costs</b> The fees and costs for managing your investment	0.10% p.a.	The Fund's management fee is 0.10% p.a. and is calculated in relation to the NAV of the Fund on a daily basis. This cost is deducted from the Fund's assets and is generally paid to us monthly in arrears.  Management fees and costs include indirect costs of 0.00%. The Fund's management fee can be negotiated. Refer to section 6.5 of the "BlackRock Additional Fund Information No. 1" for further information.
<b>Performance fees</b> Amounts deducted from your investment in relation to the performance of the product	Nil	The Fund does not charge a performance fee.
<b>Transaction costs</b> The costs incurred by the scheme when buying or selling assets	0.00% p.a.	Transaction costs that are not recovered from the buy-sell spread ('net transaction costs') reduce returns and are reflected in the Fund's unit price.
<b>Member activity related fees and costs (fees for services or when your money moves in or out of the scheme)</b>		
<b>Establishment fee</b> The fee to open your investment	Nil	Not applicable
<b>Contribution fee<sup>1</sup></b> The fee on each amount contributed to your investment	Nil	Not applicable
<b>Buy-sell spread</b> An amount deducted from your investment representing costs incurred in transactions by the scheme	Buy 0.00% Sell 0.00%	Estimated transaction costs are allocated when an investor buys or sells units in the Fund by applying a buy-sell spread on the Fund's entry and exit unit prices, where appropriate.
<b>Withdrawal fee<sup>1</sup></b> The fee on each amount you take out of your investment	Nil	Not applicable
<b>Exit fee<sup>1</sup></b> The fee to close your investment	Nil	Not applicable

Type of fee or cost	Amount	How and when paid
<b>Switching fee</b> The fee for changing investment options	Nil	Not applicable

1. This fee includes an amount payable to an adviser.

**6.2 Example of annual fees and costs**

The table below gives an example of how ongoing annual fees and costs in the Fund can affect your investment over a 1-year period. You should use this table to compare this product with other products offered by managed investment schemes.

<b>Example – BlackRock Cash Fund (Class S Units)</b>		
<b>Balance of \$500,000 with a contribution of \$5,000 during year</b>		
<b>Contribution Fees</b>	Nil	For every additional \$5,000 you put in you will be charged \$0.
<b>PLUS</b>		
<b>Management fees and costs</b>	0.10%	And, for every \$500,000 you have in the BlackRock Cash Fund (Class S Units) you will be charged or have deducted from your investment an estimated \$500 each year.
<b>Performance fees</b>	Nil	And, you will be charged or have deducted from your investment \$0 in performance fees each year
<b>Transaction costs</b>	0.00%	And, you will be charged or have deducted from your investment \$0 in transaction costs
<b>EQUALS</b>		
<b>Cost of BlackRock Cash Fund (Class S Units)</b>	If you had an investment of \$500,000 at the beginning of the year and you put in an additional \$5,000 during that year you would be charged fees and costs of \$500. <sup>1</sup> <b>What it costs you will depend on the fees you negotiate.</b>	

1. Additional fees may apply. A buy spread of 0.00%, equal to \$0.00 on a \$5,000 contribution, will also apply.

There is a calculator provided by ASIC on its MoneySmart website ([www.moneysmart.gov.au](http://www.moneysmart.gov.au)) which can be used to calculate the effect of fees and costs on Fund account balances.

### 6.3 Additional explanation of fees and costs

#### Can the fees and charges change?

All fees can change. The current fees applicable to your investment are set out in this PDS and although we have the power to change our fee structure without your consent, we have no present intention to do so. Fees may vary over time due to changes to the Fund, changing economic conditions or changes in regulation. We will provide investors 30 days' notice of any proposed increase to our fees and charges.

#### Additional information incorporated by reference

You should read the important information about fees and costs before making a decision.

Go to Section 6 of the document titled "BlackRock Additional Fund Information No. 1", which is available from [our website](#).

This material may change between the time when you read this PDS and when you acquire the product.

## 7. How managed investment schemes are taxed

**WARNING: Investing in a registered managed investment scheme is likely to have tax consequences and you are strongly advised to seek professional tax advice.**

Registered managed investment schemes generally do not pay tax on behalf of investors. However, BlackRock may be required to withhold tax from each distribution at the relevant withholding tax rates under certain circumstances. You will be assessed for tax on any income and capital gains attributed to you by the fund.

#### Additional information incorporated by reference

You should read the important information about taxation before making a decision.

Go to Section 7 of the document titled "BlackRock Additional Fund Information No. 1", which is available from [our website](#).

This material may change between the time when you read this PDS and when you acquire the product.

## 8. How to apply

### 8.1 How to apply

To make your initial investment, complete and send to us (either by post or facsimile) the Fund's Application Form that accompanies this PDS or is available by calling Client Services (refer to page 1 of this PDS for contact details). You will normally be able to invest in the Fund on any Business Day. A list of public holidays affecting the Fund is available on [our website](#). We have absolute discretion to accept, reject, or limit any application request. Generally, we will consider application requests for investments in Class S Units of the Fund if they are to be acquired via an IDPS or IDPS-like scheme.

If you choose to send us your completed Fund Application Form by facsimile, you will need to send us your original Fund Application Form for our records. Investor transaction requests are required to be received prior to the Transaction Cut-off Time. Transaction requests received before this time will generally be executed on the relevant Trade Date. Investor transaction requests received after this time or on a day when the Fund is unavailable for transactions will generally be treated as having been received the following Business Day.

Your investment amount can be deposited into the application bank account as shown on the Fund's Application Form. If you deposit your investment amount in the application bank account, you must provide us with verification from your financial institution that the money has been banked.

Investment details are outlined in the Fund's Application Form.

In order for us to be able to process your investment, you must ensure that BlackRock receives cleared money by the relevant Trade Date. You may also need to complete an Investor Identification Form (which follows the Fund Application Form) for the purpose of Anti-Money Laundering and Counter-Terrorism Financing legislation. Refer to section 2.4 of this PDS titled "How to redeem your investment" for details of the Fund's Business Day, Transaction Cut-off Time and Trade Date.

### 8.2 Do you have "cooling off" rights?

The Fund generally has a minimum investment amount of \$500,000. As such, cooling off rights within the meaning of the Corporations Act will not usually be available to direct investors.

### 8.3 Enquiries and complaints

If you have an enquiry or complaint, you can contact our Complaints Officer via Client Services (refer to page 1 of this PDS for contact details). We have established procedures for dealing with enquiries and complaints. If you make a complaint to us, the complaint will be acknowledged and steps will be taken to investigate your concerns. A final response will be provided within 30 calendar days.

BlackRock is a member of the Australian Financial Complaints Authority (**AFCA**), an independent complaint resolution body. If your complaint is not addressed within 30 calendar days from the date it was received, or you are not satisfied with our response, you may refer your complaint to AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers. AFCA can be contacted by:

- Telephone: 1800 931 678 (free call)
- Mail: Australian Financial Complaints Authority Limited, GPO Box 3, Melbourne VIC 3001
- Email: [info@afca.org.au](mailto:info@afca.org.au)
- Website: [www.afca.org.au](http://www.afca.org.au)

For the hearing and speech impaired, AFCA can be contacted via [National Relay Service](#):

- **Step 1:** Contact AFCA through your preferred NRS call channel detailed at [www.accesshub.gov.au/about-the-nrs/nrs-call-numbers-and-links](http://www.accesshub.gov.au/about-the-nrs/nrs-call-numbers-and-links);
- **Step 2:** Provide the NRS with AFCA's phone number 1800 931 678.

For more information visit [www.accesshub.gov.au/about-the-nrs](http://www.accesshub.gov.au/about-the-nrs).

**Melbourne**  
Level 34  
Olderfleet  
477 Collins Street  
Melbourne VIC 3000

**Sydney**  
Level 37  
Chifley Tower  
2 Chifley Square  
Sydney NSW 2000

**Brisbane**  
Level 25  
Waterfront Place  
1 Eagle Street  
Brisbane QLD 4000

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