

Bardin

Capability Statement | 2026

Bardin provides specialist governance, compliance and regulatory support services to Australia's financial services and credit sectors.



Business Overview

Bardin is a specialist provider of **governance, compliance, trustee and regulatory advisory services** to Australia's financial services and credit sectors.

We work with **AFSL and ACL holders, investment managers, non-bank lenders, trustees and regulated businesses** to support well-governed, compliant and sustainable operations within Australia's regulatory framework.

Our approach is grounded in **governance, regulatory clarity and disciplined execution**, supporting regulatory outcomes while ensuring accountability remains with the appropriate decision-makers.

Who We Support

Bardin supports a broad range of regulated organisations, including:

- AFSL and ACL holders
- Investment managers and fund sponsors
- Non-bank lenders and financiers
- Trustees and securitisation vehicles
- Professional services firms operating in regulated environments

Core Capabilities

Trustee Services

Bardin provides corporate trustee, security trustee and incidental custodian services for **unregistered wholesale investment and securitisation structures**.

Our trustee services are delivered with a strong focus on **fiduciary discipline, governance and adherence to governing documents**.

Services include:

- Corporate trustee and incidental custodian roles
- Security trustee services
- Trustee compliance and oversight
- Trustee-related financial and solvency monitoring (including NTA monitoring aligned with ASIC RG 166)
- Governance support and reporting
- Coordination with external service providers

Compliance & Risk Services

Bardin provides **outsourced compliance and risk support** to AFSL and ACL holders, assisting businesses to meet regulatory obligations while retaining clear internal accountability.

Services include:

- Regulatory compliance support and obligations interpretation
- AML/CTF program development, review and risk assessments
- Compliance policy and framework development
- Governance and risk committee support
- Compliance reporting and breach assessment support
- Risk framework advisory and independent risk assessments

Our services are designed to **support — not replace — internal governance, management and Responsible Manager accountability**.

Trustee services are provided by **Bardin Capital Pty Ltd (ABN 40 074 938 364, AFSL 247 858)**.

Core Capabilities

Licensing & Regulatory Advisory

Bardin provides **strategic licensing and regulatory advisory services** to support AFSL and ACL applications, variations and regulatory engagement.

Services include:

- AFSL and ACL licence application support
- Licence variations and Responsible Manager changes
- Regulatory interpretation and positioning
- Advisory support for ASIC engagement and enquiries
- Governance and risk advisory in licensing contexts

Our advisory services are **interpretive and strategic in nature**, focused on helping clients understand regulatory expectations and structure their businesses appropriately.

Compliance & Risk Software — RAC Pro

Bardin offers **RAC Pro**, a software-as-a-service (SaaS) governance, risk and compliance workflow platform.

RAC Pro is designed to support:

- Centralised risk registers and reporting
- Policy management and acceptance tracking
- Governance and committee meeting workflows
- Financial and solvency monitoring
- Structured oversight and auditability

RAC Pro **supports governance and compliance processes** and does not replace management responsibility or professional judgement.

Our Approach

Across all services, Bardin is committed to:

- **Clear role definition and disciplined scope**
- **Strong governance and regulatory alignment**
- **Commercially practical, defensible solutions**
- **Transparency and accountability**

We work collaboratively with boards, Responsible Managers and senior leadership teams, providing support that is proportionate to the size, complexity and regulatory profile of each organisation.

Key Differentiators

- Specialist focus on governance, compliance and regulation
- Deep experience across AFSL, ACL and trustee environments
- Clear separation between trustee, advisory, support and software services
- Regulator-literate approach aligned with ASIC and AUSTRAC expectations
- Integrated capability combining advisory expertise with governance technology



Our Approach

Track Record Highlights

Bardin has supported a range of regulated organisations through:

- Trustee appointments across unregistered wholesale investment structures
- AFSL and ACL licence applications and variations
- Compliance and AML/CTF framework development and uplift
- Regulatory advisory and engagement support
- Governance and risk framework design and assessment

(Specific client details available on request, subject to confidentiality.)

Governance & Quality

Bardin operates with a strong internal governance framework and a commitment to quality, accuracy and regulatory integrity. Our work is informed by relevant legislative requirements and regulatory guidance, including ASIC Regulatory Guides and AUSTRAC Rules.

Entity & Contact Information

Trustee Services Provider

Bardin Capital Pty Ltd

ABN 40 074 938 364

AFSL 247 858

Advisory & Compliance Support

BARC Consultants Pty Ltd

ABN 491 692 826 476

Bardin Business Consultants Pty Ltd

ABN 59 092 742 606



Important Information

Bardin provides trustee services, advisory services, compliance support and governance software only. Regulatory responsibility and accountability remain with the relevant licence holders, trustees and governing bodies.

Bardin does not provide legal or investment advice. Independent professional advice should be obtained where required.

Bardin is the trading name of entities within the Bardin group.

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www.bardins.com.au