

Financial Services Guide

EFFECTIVE 1 NOVEMBER 2018

Our Financial Services Guide (FSG) provides information about our services, how our representatives are remunerated, and your rights as a client, including our complaints system.

If you need more information or clarification of any matter raised in this FSG, please ask us.

If you have not already received a copy of AustralianSuper's Product Disclosure Statement (PDS), which sets out the main services, features and benefits of AustralianSuper, you can get a copy by calling **1300 300 273** or from australiansuper.com

The PDS will generally be provided to you before you become a member of AustralianSuper.

If advice provided to you relates to the acquisition of a financial product other than an AustralianSuper product, then you should obtain and read the Product Disclosure Statement (PDS) relating to that product before making any decision to acquire it.

Things you should know before you get our advice

Who is the provider of the financial service given to me?

AustralianSuper Pty Ltd, the Trustee of AustralianSuper, is the provider, through its representatives, of the financial services set out below.

Who will be responsible for the advice given to me?

AustralianSuper Pty Ltd holds an Australian Financial Services Licence (AFSL 233788) under the Corporations Act 2001, and is liable for services provided by its representatives.

What financial services are available to me?

AustralianSuper Pty Ltd and its representatives provide either general or personal financial product advice or reports about superannuation, managed investments and basic deposit products.

General advice

General advice does not take into account your particular financial needs, circumstances or objectives and you should assess your own financial situation and read the PDS before making an investment decision based on the advice.

Personal advice

Personal advice is where one or more of your personal circumstances are considered when providing the advice. You will receive a Statement of Advice (SOA) when personal advice is provided. A SOA is a document that contains the advice provided to you, the basis on which the advice was given and includes information about any fees or commissions that apply and any associations that the licensee may have which may influence the advice. AustralianSuper Pty Ltd only issues financial products in respect of AustralianSuper.

How will I pay for the service?

The cost of providing this financial product advice is included in the fees charged for membership of AustralianSuper. AustralianSuper does not charge any additional fees or obtain any commissions for the advice that they provide.

What commission/fee does my representative receive?

The representatives are employees of AustralianSuper and are paid a salary. They do not receive commissions, fees or bonuses for the services that they provide to you.



For more information please contact us on **1300 300 273** or visit our website at australiansuper.com

Do any relationships or associations exist which might influence AustralianSuper providing me with financial services?

AustralianSuper Pty Ltd in its capacity as the trustee of AustralianSuper, is a shareholder or part-owner of Industry Super Holdings Pty Ltd. Industry Super Holdings Pty Ltd has the following subsidiaries with which the Fund transacts:

- > Industry Fund Services Ltd
- > Industry Funds Investments Ltd
- > Industry Funds Management Pty Ltd
- > Members Equity Bank Pty Ltd

AustralianSuper invests in these third parties for the benefit of the AustralianSuper Fund and does not receive any commissions from these organisations as a result of members using their products or services.

When you get our advice

Will you give me advice that is tailored to my investment needs and financial circumstances?

Where general advice is provided, it does not take into account your particular financial needs, circumstances or objectives. Where personal advice is provided you will receive a SOA. The advice **does** consider one or more of your particular financial needs, circumstances or objectives.

If you have a complaint

AustralianSuper is committed to handling any complaints promptly and fairly. Any complaints will be managed in strictest confidence. If you have a complaint about the advice provided:

1. You can raise the issue with an AustralianSuper representative, or
2. If you would prefer not to discuss the complaint with your representative, or your concern is not satisfactorily resolved, please direct your complaint to:
The Complaints Officer
AustralianSuper
Level 26/50 Lonsdale Street
Melbourne VIC 3000
Tel: (03) 8648 3900 Fax: (03) 8648 3999
The Complaints Officer will ensure that your complaint is investigated as appropriate. You will be provided with a written response.
3. AustralianSuper is a member of an independent external dispute resolution body, as set out in the next section. You may have the right to take your complaint to this body if you are not satisfied that your complaint has been handled satisfactorily.

For advice given by AustralianSuper representatives

If you do not receive a response to your complaint within 90 days for superannuation complaints or 45 days for complaints about financial advice received, or are not satisfied with the response provided after going through AustralianSuper's internal complaints response, you may be eligible to take your complaint to Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers. GPO Box 3, Melbourne VIC 3001. Telephone: 1800 931 678. Visit afca.org.au

Privacy

The privacy and security of your personal information is important to AustralianSuper. Your information will be collected and handled in accordance with our privacy policy, which is in line with the requirements of Privacy legislation.

Please refer to the AustralianSuper Privacy policy and Collection Statement at australiansuper.com/privacy

Trustee liability insurance

AustralianSuper Pty Ltd holds Professional Indemnity insurance which complies with the requirements of section 912B of the Corporations Act 2001 (Cth). This insurance provides cover for claims arising from the conduct of current employees and employees who no longer work for AustralianSuper Pty Ltd but who did at the time of the relevant conduct.



How do I find out more

If you have any further questions, we're here to help.

Call: **1300 300 273**

Email: australiansuper.com/email

Website: australiansuper.com

Mail: GPO Box 1901, Melbourne VIC 3001