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 product characteristics and services 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.

AustralianSuper has contracted Australian Administration Services Pty Limited (AAS) to provide administration and financial product advice services to members and employers of AustralianSuper.

General and limited personal financial advice is provided by Link Advice Pty Limited (ABN 36 105 811 836, AFSL 258145), a related body corporate of AAS and is the authorising licensee responsible for advice provided by employees of AAS.

AustralianSuper has also engaged Industry Fund Services Ltd (ABN 54 007 016 195, AFSL 232514) (IFS) to provide personal financial advice services.

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.

AustralianSuper Pty Ltd only issues financial products in respect of AustralianSuper.

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 has arrangements in place with Link Advice and IFS to provide personal advice services to its members. If you receive an advice service through Link Advice or IFS, they will provide you with a copy of their respective FSG.

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.

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
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.

How to make a complaint
AustralianSuper is committed to handling any complaints promptly and fairly. All complaints will be managed in confidence.
The simplest way to resolve a complaint can be to discuss it with us by calling 1300 300 273 (8am – 8pm AEST/AEDT weekdays).
If you would prefer not to discuss the complaint or your concern is not satisfactorily resolved, you can email your complaint to us via our website at australiansuper.com/email or you can write to us at:
The Complaints Officer
AustralianSuper
GPO Box 1901
Melbourne VIC 3001

We’ll acknowledge and investigate your complaint and address your concerns generally within 45 days of receiving your complaint. We will write to you accordingly if there are any exceptions.

What happens next?
If you are unsatisfied with our response to you, or the complaints handling process itself, or you did not receive a response within the required time frame, you may be eligible to take your complaint to an external complaints body.
AustralianSuper is a member of the Australian Financial Complaints Authority (AFCA) which is a free, fair and independent dispute resolution scheme.
Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001
Web: www.afca.org.au
Telephone: 1800 931 678 (free call)

If your complaint relates to the handling of your personal information, you are able to escalate your complaint to the Office of Australian Information Commissioner (OAIC).
Office of the Australian Information Commissioner
GPO Box 5218
Sydney NSW 2001
Web: www.oaic.gov.au
Telephone: 1300 363 992

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

Important information: This FSG was issued on 1 October 2021 by AustralianSuper Pty Ltd ABN 94 006 457 987 AFSL 233788 Trustee of AustralianSuper ABN 65 714 394 898.