

Prepared by Club Super on 29 August 2011.

The purpose of this Financial Services Guide (FSG) is to:

- explain who we are, how we can be contacted, what financial services we can provide, details of any potential conflicts of interest, remuneration and details of our internal and external dispute resolution procedures; and
- provide you with information to enable you to decide whether to use the Financial Services we offer.

Who are we?

Club Super has appointed Independent Fund Administrators & Advisers Pty Ltd (IFAA) (ABN 28 081 966 243) to provide the day-to-day administration of the Fund, including Call Centre operations and providing written responses to member and employer enquiries. IFAA holds an Australian Financial Services Licence (AFSL No: 238507) and can provide general or personal financial product advice in relation to superannuation.

Club Plus Qld Pty Ltd (ABN 30 010 892 396) is the Trustee of Club Super (ABN 12 737 334 298) and is authorised under this licence, as a Corporate Authorised Representative (CAR No. 268814).

Who is responsible for the financial services provided?

IFAA and Club Super Pty Ltd are authorised to provide general or personal financial product advice in relation to superannuation. Any general or personal financial product advice provided by either party is the responsibility of IFAA.

Neither the Trustee or IFAA guarantee the investment performance or return of capital invested in Club Super. Past performance is not a reliable indication of future performance.

What advice can we provide to you?

Unless otherwise stated, any advice provided is of a general nature and does not take into account your individual financial situation, objectives or needs. Before acting on any advice you receive, you should consider the appropriateness of the advice, having regard to your own financial situation. Before deciding to acquire a financial product, you should obtain a copy of the Product Disclosure Statement (PDS) (available from our website at www.clubsuper.com.au) relating to that product. The PDS outlines the main features of the financial product.

If you are provided personal financial product advice (which does take into account your individual financial situation, objectives and needs) by IFAA or Club Super, this will be limited to advice on your existing Club Super superannuation account only. A statement of advice (SOA) will be issued containing the advice, the basis on which it is given and the fees, commissions and associations which could influence this advice. You may also be issued with a PDS.

Should you require personal financial product advice relating to products outside of your Club Super account, you may be referred to the Trustee's appointed provider of financial advice services to Club Super members.

How do you pay for the service?

Any general or personal advice (limited to advice on your Club Super account) provided by Club Super, its Directors or IFAA is included within the administration fees charged to members.

How are we remunerated for our services?

Club Super is a benefit-for-members industry superannuation fund. That means that we do not pay commissions to staff or sales agents and all profits are returned to members. IFAA receives a fee for the administration services provided to Club Super and IFAA's employees (including Client Services Managers) are salaried staff. The Directors of Club Super receive meeting fees which are not related to sales or volume of business.

Privacy

Club Super may pass your personal information to a range of parties, including:

- insurers and doctors (in the case of a disablement claim);
- the Superannuation Complaints Tribunal (in the event that you complain about the Fund);
- other Funds (in relation to rollovers and locating your benefits in other Funds);
- financial advisers, if you are referred for financial advice;
- the ATO for the purposes of finding your lost superannuation in other funds.

Club Super may also provide you with information about benefits provided by third parties, such as home loans or other products and services which are available to you as a member. Club Super will not pass your personal information to any organisation for the purposes of direct mailing or marketing.

Communicating with us

You may communicate with Club Super by mail, telephone, e-mail or in person. Generally, communication with the contact centre will involve contact with IFAA representatives. Club Super also employs Client Services Managers who may visit your workplace and give presentations about the Fund. The Client Services Managers represent the Fund.

Compensating members for loss or damage

In accordance with the requirements of section 912B of the Corporations Act 2001, the Trustee of Club Super has in place adequate Professional Indemnity insurance to compensate members for loss or damages due to any breaches of relevant legislative requirements. IFAA also has in place adequate Professional Indemnity insurance.

Do any relationships exist which might influence the financial services we provide?

Club Super has no relationship with any appointed service providers, and monitors the performance of each service provider on an ongoing basis.

The Directors of the Trustee may be members of Club Super. The Directors have in place comprehensive governance procedures, and any conflicts of interest are disclosed and recorded in a conflict of interest register.

Complaints

If you have a complaint about any advice provided by the Club Super Directors or IFAA, please contact the call centre on 1300 369 330 or lodge a complaint in writing to:

The Complaints Officer
Club Super
PO Box 2239
Milton Qld 4064

Your complaint will then be directed to the relevant party, either Club Super or IFAA, who will respond to your complaint in writing as soon as possible.

If your complaint relates to a decision made by the Club Super Trustee in relation to your entitlements, then if you remain dissatisfied about the decision, you may be able to take your complaint to the Superannuation Complaints Tribunal (SCT). The SCT are an independent body established by the Federal Government to assist members and beneficiaries to resolve certain superannuation complaints.

To find out whether the SCT can handle your complaint, you can contact them as follows:

Superannuation Complaints Tribunal
Locked Bag 3060
Melbourne Vic 3001

Phone: 1300 884 114
 Fax: (03) 8635 5588
 Email: info@sct.gov.au
 Website: www.sct.gov.au

If your complaint relates to advice provided by IFAA, your complaint will be directed to IFAA to respond to. IFAA is committed to providing the speedy and efficient resolution of complaints. IFAA will address your concerns and try to resolve them quickly and fairly. IFAA aims to resolve any complaints as soon as possible, but no longer than 45 days from the date of receipt. If you are dissatisfied with the outcome of your complaint through IFAA's internal complaints process, you may then contact the Financial Ombudsman Service (FOS). FOS is an independent body that has been established to provide free advice and assistance to consumers to help them in resolving complaints relating to members of the financial services industry. You can contact FOS on 1300 780 808 (for the cost of a local call). Further information can also be obtained from their website; www.fos.org.au.

Contact Details

Independent Fund Administrators & Advisers	Club Super
In person:	
IFAA Level 3, 424 Upper Roma St Brisbane Qld 4000	Club Super Level 3, 424 Upper Roma St Brisbane Qld 4000
By mail:	
IFAA PO Box 1917 Milton BC Qld 4064	Club Super PO Box 2239 Milton Qld 4064
By phone:	
(07) 3238 1200	1300 369 330
By fax:	
(07) 3236 0555	(07) 3236 0555
By email:	
info@ifaa.com.au	info@clubsuper.com.au
Visit the Website:	
www.ifaa.com.au	www.clubsuper.com.au

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This document is issued by the Trustee Club Plus Qld Pty Ltd (ABN 30 010 892 396) of Club Super (ABN 12 737 334 298) is Corporate Authorised Representative No. 268814 under AFSL No. 238507.

