

Club Super Additional Information – Privacy, Enquiries and Complaints

Product Disclosure Statement



The information in this document forms part of the *Club Super Product Disclosure Statement (PDS)* issued 14 October 2011. This document is called *Club Super Additional Information – Privacy, Enquiries and Complaints* and is not attached to the *Club Super PDS*. If you would like a copy of the *Club Super PDS*, go to our website to download a copy, or contact us.

About Club Super Additional Information – Privacy, Enquiries and Complaints

This *Additional Information* document provides you with other information about Club Super, including who manages the Fund and how to make a complaint. *Club Super Additional Information – Privacy, Enquiries and Complaints* was prepared and issued on 14 October 2011 by Club Plus QLD Pty. Ltd. (ABN 30 010 892 396), the Trustee of Club Super (ABN 12 737 334 298), also known as the Fund. If you want more information about Club Super you can contact us on 1300 369 330, or visit www.clubsuper.com.au.

If you request further information, the Trustee of Club Super will provide all the information that it reasonably believes you may require to make an informed assessment of the management and financial condition of Club Super, including its investment performance. *Club Super Additional Information – Privacy, Enquiries and Complaints* contains general information only. It is not intended to contain any recommendations or statements of opinion or advice and it does not take into consideration your individual objectives, financial situation or particular needs. Therefore, before making a decision regarding your super benefits in Club Super, you should consider the appropriateness of any information provided in your *Club Super PDS* and this document.

Fund Compliance

Club Super is a complying regulated fund under legislation known as the Superannuation Industry Supervision Act 1993. By being a complying regulated fund, Club Super is eligible for concessional tax rates which benefits members through the interest rates credited to members' accounts. It is also able to accept Superannuation Guarantee (SG) contributions and transfers from other funds. There have been no penalties imposed under the relevant legislation. Club Super is governed by a Trust Deed. This document states the obligations of the Trustee.

Who are we?

The Trustee of 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 the Call Centre operations and providing written responses to member and employer enquiries.

IFAA holds an Australian Financial Services License (AFSL No: 238507) and can provide 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).

Lost members and small and insoluble accounts

A lost member is a member of a superannuation fund who:

- is an inactive member – a member is inactive if they joined, as an employer sponsored member, more than two years ago and there have been no contributions or rollover amounts in respect of that member within the last five years;
- transferred from another superannuation provider as a lost member and the Fund hasn't found the member or been advised of a new address;
- cannot be contacted – the Fund may not have been advised of the member's address or mail sent to the member's last known address has been returned unclaimed. The Fund reports a member as lost after one piece of mail is returned unclaimed.

From 1 July 2010, a lost member who either has a total benefit of less than \$200 (a small account), or the Fund has not received an amount in respect of the member (excluding earnings) in the last five years and the Fund is satisfied, based on the information reasonably available, that it will never be able to pay an amount to the member (an insoluble account), will have their benefit transferred as Unclaimed Super Money to the ATO. Please note that there is no maximum size limit for insoluble accounts.

Lost Members Register

The ATO has established a 'lost members register' to record details of superannuation accounts that funds are holding for members they cannot locate, and for certain members whose contribution payments have ceased. This means you can make enquiries at the ATO on 13 10 20 or by logging onto www.ato.gov.au/content/33301.htm if you have lost contact with a fund and are entitled to a benefit.

Unclaimed Benefits

A superannuation benefit is unclaimed if:

- the member has reached age 65; and
- the Fund has not received an amount in respect of the member for at least two years; and
- after the end of a period of five years since the Fund last had contact with the member, the Fund has been unable to contact the member again after making reasonable efforts; or
- the member was a temporary resident who had not claimed a Departing Australia Superannuation Payment (DASP) within six months since the visa had ceased to be in effect and they had left Australia; or
- the member has died and the Fund has not received an amount in respect of that member for at least two years and after making reasonable efforts and after a reasonable period has passed, the Fund is unable to ensure that the benefit is received by the person who is entitled to receive the benefit;
- the member is lost and has an account balance of less than \$200 (small account);
- the member is lost and has an account which has been inactive for a period of five years and the Fund has insufficient records to ever identify the owner of the account (insoluble account).

Unclaimed monies are transferred to the ATO. If you believe you have unclaimed superannuation money, you can write to:

Australian Taxation Office
Unclaimed Super Money
PO Box 1417
ALBURY NSW 2640

Eligible Rollover Fund

In order to reduce the costs of running Club Super and to protect members' benefits, the Trustee may apply a policy of transferring inactive accounts to an ERF when:

- the member is less than 65 years of age;
- there have not been any contributions or rollins for a considerable period (generally 18 months); and
- the Member account balance is less than an amount determined by the Trustee from time to time (historically \$500).

Inactive accounts are transferred to the ERF in July each year after written advice is issued to contactable members. The ERF chosen by Club Super is ISPF Eligible Rollover Fund (ISPF). They can be contacted at:

ISPF
PO Box 1047
Milton Qld 4064
Phone: 1300 977 857

To keep costs to a minimum, insurance and member investment choice are not available in ISPF and contributions are not accepted.

You are able to recover any assets transferred to the ERF. If your account balance is transferred to ISPF, you will cease to be a member of Club Super and you will no longer have any rights against the Trustee of Club Super. Any insurance cover you have with the Fund will cease.

Your benefit will be transferred to an account in your name in ISPF, where it will be allocated with interest and debited with fees under the rules of ISPF. The fees deducted will generally not exceed the interest allocated and your account balance will be protected under member protection rules. You will be provided with details of how ISPF operates including fees and charges on transfer.

ISPF regularly matches information with Funds it has received transfers from. If you rejoin Club Super at any time in the future, the Trustee of ISPF may transfer your account balance back to Club Super allowing your balances to be consolidated. If you join another Fund which matches information with ISPF at any time in the future, the Trustee of ISPF may transfer your account balance to that other Fund allowing your balances to be consolidated. The Trustee of ISPF may employ a different investment strategy to Club Super and this may result in a lower return on your benefits.

Providing Information to Club Super - Privacy Policy

Purpose of the policy

Club Super is bound by the National Privacy Principles under the Privacy Act 1988. The National Privacy Principles are a set of rules organisations must comply with in managing personal information about individuals. The document sets out Club Super's policy on the management of personal information about members. A copy of this document is available to any person who asks for it, or you can view it online at www.clubsuper.com.au. This policy also applies to the Fund's website. Club Super has outsourced the administration of the Fund to the Fund's administrator, Independent Fund Administrators & Advisers Pty Ltd (ABN 28 081 966 243). This includes all information processing, record keeping and claims management.

The administrator implements Club Super's privacy policy, and has adopted data security procedures and staff training programmes to comply with the policy. Club Super has appointed a life insurer and other organisations to provide services to you on our behalf. They are authorised to use your personal information only to administer fund membership, under the strictest confidence. Information about you may also be given to the Fund's appointed financial planning organisation where you have elected to use them. Personal information will not be used or disclosed for any other purpose without the member's consent, except where allowed or required by law. For example, Club Super's fund administrator is required to report certain information to the Australian Taxation Office (ATO) for tax related purposes.

Personal information that we hold and why we collect it

The information Club Super keeps about you is your name and contact details, tax file number, gender, date of birth, occupation, name of employer, and names of preferred beneficiaries. This information is needed to administer your superannuation account – admitting you as a member, accepting contributions, investing in accordance with your chosen investment option, providing insurance cover where required, communicating with you about your benefits and paying benefits to you, another fund or your beneficiaries etc. The administrator collects, processes and retains this information on behalf of Club Super.

Additional information may be collected from medical practitioners or from your employer for the purpose of assessing eligibility for insurance cover or for the assessment of a claim. We would only seek such information with your consent. In these circumstances both personal and health information may be disclosed to third parties including: the Fund's administrator, insurer, medical assessors, or in the case of a dispute about the provision or application of cover, legal advisers, health practitioners, the Superannuation Complaints Tribunal and the courts. Disclosure to these organisations is solely for the purpose of determining an insurance application or claim. Without your consent to the collection, use and disclosure of this health information we will not be able to process the insurance application or assess the claim. In the event that you wish to have another party act on your behalf and receive information, such authorisation will be required in writing. If you die, Club Super needs information about person(s) who are entitled to be considered for distribution of the death benefit. This includes your spouse, children, any other dependant, your relationship to the person and any person who might be a beneficiary of your estate. The information Club Super will ask for about those persons will be their name and address, gender, date of birth, details of their financial position and financial needs, and any other information which will assist Club Super in deciding who the death benefit should be distributed to.

Club Super participates in SuperMatch, an ATO initiative to help members of superannuation funds find superannuation benefits they have lost track of. Club Super may provide your personal details to the ATO to enable your account to be matched with any inactive superannuation accounts in your name, or to locate missing superannuation contributions paid to the ATO on your behalf. In addition, Club Super may cross match personal details with other superannuation funds with similar membership to help locate any other superannuation accounts in your name, or to identify a current address if we have not been notified of a change of address. Club Super may also provide your details to an external address location service provider if we do not have a current address. If you prefer that details are not disclosed for the purposes of cross matching, you should advise us of this in writing. Club Super also uses the services of an independent research company to undertake customer satisfaction surveys to help us continually improve the services that we offer members. Club Super does not disclose information about you to other organisations for marketing purposes.

Member access to information

You are entitled to access information Club Super holds about you. If you want to check if your personal details are correct or find out information about your account, you can contact Club Super by telephone or in writing. Requests for information can sometimes be answered over the telephone, or a copy of the information can be sent by post, email or fax. To correct your details, a *Change of Personal Details* Form must be completed. For security reasons, Club Super will not give any information over the telephone unless the person making the enquiry is able to answer a list of questions designed to confirm their identity. Written requests for information must be signed by you. You can also make arrangements, by telephone or in writing, to come in to the administrator's office at an appointed time during normal working hours to view your personal information. Again, proof of identity will be required. Members cannot access information about any other member unless that member has given written approval to do so. A member's spouse may be able to access information in relation to a family law matter.

Keeping information up-to-date

Club Super tries to ensure that the information it holds about you remains accurate, complete and up to date. At the time of joining, you are sent a welcome letter and membership card asking you to check and correct your details. When you are sent your half-yearly record of contributions and annual member statements, you are asked to notify any changes in your personal information. Annual employer statements also ask employers to notify any changes in information. If our records are out of date, please advise Club Super as soon as possible. A *Change of Details* Form is located on our website, www.clubsuper.com.au. Or you can change your details anytime via Member Online, just call us on 1300 369 330 for access details.

Trustee Duties

Club Plus Qld Pty. Ltd. was established under a Trust Deed dated 1 June 1989 (as amended). Accountable to the members of the Fund under the Trust Deed, Superannuation Industry (Supervision) Act 1993 (the SIS Act) & Regulations, the Corporations Act & Regulations, the Trustee Board's responsibilities in respect to the investment and administration of the Fund are to:

- Act honestly
- Exercise the same degree of care, skill and diligence as an ordinary prudent person
- Act in the best interests of beneficiaries
- Not do any act or thing that would hinder the trustee's functions and powers

- Formulate and give effect to an investment strategy and a reserves strategy
- Allow beneficiaries access to prescribed information and documents.

The aim of Club Super is to maximise benefits for members and their beneficiaries within acceptable levels of risk and without compromising the level of security of members' benefits. The purpose of Club Super is to provide financial security for its members in the Club Industry in Queensland. The Trustee of Club Super has developed appropriate policies which are referred to when making decisions regarding Club Super. Included in these policies is a Risk Management Plan, which is available to members upon written application to Club Super.

Read your Member Statement

Your Statement is an important document to keep you informed of the progress of your superannuation account. Please take the time to read your Member statement and *Annual Report*. You will receive your Statement as at 30 June, which will be sent to your address around October each year. The Statement will detail the contributions received by the Fund on your behalf and any amounts you have transferred into the Fund. It will detail your insurance arrangements, earnings applied to your account, tax and charges deducted, and details of any withdrawals you have made. A copy of the *Annual Report* will be available on the Club Super website at www.clubsuper.com.au. If you have any questions about your Statement, please contact Club Super on 1300 369 330.

Member Access to Reports

You are entitled to request a copy of the following documents on written application to the Trustee:

- Full financial statements
- Audited Accounts
- Trust Deed provisions relating to you
- Annual Returns
- Risk Management Plan
- Actuarial Reports
- Privacy Policy.

Enquiries and Complaints

Fund Complaints

If you are not happy with any aspect of your contact with Club Super and wish to make a complaint, please contact the call centre on 1300 369 330 or lodge a complaint in writing to:

The Complaints Officer
PO Box 2239
MILTON QLD 4064
Ph: 1300 369 330

Complaints can also be made in person at the Club Super administration office. Club Super will address your concerns and try to quickly resolve them. The Trustee aims to resolve all complaints as soon as possible, but no longer than 90 days from the date of receipt. If you are dissatisfied with our handling of your complaint or the Trustee's decision or if the complaint is not resolved within 90 days, you may contact the Superannuation Complaints Tribunal (SCT). The SCT will only consider your complaint once you have exhausted our internal complaint resolution procedures.

Superannuation Complaints Tribunal (SCT)

The SCT is an independent body set up by the Federal Government to assist members or their beneficiaries to resolve certain types of complaints with fund trustees. The SCT can only consider complaints about the decisions and conduct of the trustees of most superannuation funds, the conduct and decisions of people acting on behalf of the Trustee and the decision of insurers in relation to insurance benefits provided under superannuation funds. The complaint must be in relation to a Trustee decision or conduct that you believe is, or was, unfair or unreasonable. The SCT may be able to assist you to resolve your complaint, but only if you and the Fund have first made a genuine effort to resolve the dispute through the Fund's own complaint process. If the SCT accepts your complaint, it will attempt to resolve the matter initially through conciliation, which involves assisting you and the Fund to come to a mutual agreement. If conciliation is unsuccessful, the complaint is referred to the SCT for a determination, which is binding on all parties.

You can contact the SCT as follows:

Superannuation Complaints Tribunal
Locked Bag 3060
Melbourne Vic 3001
Phone 1300 884 114 (cost of local call)
Fax: (03) 8635 5588
Email: info@sct.gov.au
Website: www.sct.gov.au

Privacy complaints

If you have a complaint about a possible breach of your privacy, you should first contact the Fund's Complaints Officer. If the complaint is not resolved, you can complain to the Office of the Federal Privacy Commissioner, telephone 1300 363 992 or visit www.privacy.gov.au.

Other complaints

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.

Employers in Arrears

The Trustee has implemented procedures to follow-up employers who do not pay contributions when due. If an employer is in arrears, the process includes:

Step one

If payment is 45 days late, a first reminder letter is sent to the employer.

Step two

If the payment is 55 days late, a second reminder letter is sent to the employer.

Step three

If a payment is 65 days late, the employer is contacted by telephone.

Step four

If after 75 days the employer is still in arrears, the matter is referred to a debt collection agency to pursue payment on behalf of the Fund.

It is important to note that employers have an obligation under the Superannuation Guarantee legislation to make superannuation contributions to a complying fund at least quarterly and before the 28th day following the end of a calendar quarter. Calendar quarters end September 30, December 31, March 31 and June 30.

General Advice Warning

This information is of a general nature and does not take into account your individual financial situation, objectives or needs. Because of this, you should before acting on this advice consider the appropriateness of the advice, having regard to your objectives, financial situation and needs. You should obtain a copy of the Fund's *Product Disclosure Statement (PDS)* and consider the *PDS* before making a decision. If you require specific advice, you should contact a licensed financial adviser.

Club Plus Qld Pty Ltd (ABN 30 010 892 396), the Trustee of Club Super (ABN 12 737 334 298) is Corporate authorised representative No. 268814 under Australian Financial Services Licence No. 238507 and is authorised to provide general financial product advice in relation to superannuation.

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

Contact details for **Club Super**

Postal address: PO Box 2239 MILTON QLD 4064

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