

Prepared by Club Super on 13 August 2018

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

- explain to members and employers both current or potential, 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 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 to provide general financial product advice in relation to superannuation, as a Corporate Authorised Representative (CAR No. 268814). The Trustee is responsible for the management of Club Super.

Club Super is MySuper authorised and has appropriate arrangements for members who do not wish to select a preferred superannuation fund or investment option. Club MySuper authorisation identifier is 12737334298988.

## Who is responsible for the financial services provided?

IFAA is authorised to provide general financial product advice in relation to superannuation. Any general advice is the responsibility of IFAA. Limited personal advice received via the YourSuperFuture (YSF) tool is provided by MySuperFuture Pty Ltd (MSF) (ABN 38 122 977 888) Australian Financial Services Licensee (AFSL no. 411440).

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

## What advice can we provide?

Any advice provided by Club Super or IFAA 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 [clubsuper.com.au](http://clubsuper.com.au) or by calling 1300 369 330) 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 MSF (via the YSF tool), 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 (MSF).

## How do you pay for the service?

Any general advice provided by Club Super or IFAA or any limited personal advice provided by MSF (via the YSF tool) 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. MSF receives a fee for the provision of the YSF online advice tool.

The Directors of Club Super receive meeting fees which are not related to sales or volume of business.

## Privacy

Your privacy is important to us.

When your personal details are provided to Club Super, they are securely stored and will be only used and disclosed to authorised personnel, third parties (eg. employers), relevant Government agencies and service providers (including IFAA and group life insurers) who provide administrative and other services to fund members in order to:

- administer your account;
- provide insurance cover;
- conduct market research and analysis;
- develop products and improve services;
- meet legislative and regulatory obligations; and
- communicate with you about superannuation matters.

If you do not provide all of the requested information, we may be unable to process your application or properly administer your account. Personal information collected will not be used or disclosed for any other purpose without your consent, except where required by superannuation, taxation or other relevant law.

If you do not want Club Super to send you direct marketing material, including material from third parties, tick the box on the application form.

Club Super has a Privacy Policy which is available for download from our website at [clubsuper.com.au](http://clubsuper.com.au) or by calling us on 1300 369 330. The Privacy Policy contains information on how you may access and seek correction of the personal information held by Club Super and also how to complain to Club Super about a breach of your privacy.

## 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 the Register of Relevant Interest and Duties.

## Complaints

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

### The Complaints Officer

#### Club Super

PO Box 10726

Brisbane Adelaide Street QLD 4000

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 is 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](mailto:info@sct.gov.au)

Website: [sct.gov.au](http://sct.gov.au)

**The SCT will be replaced by the Australian Financial Complaints Authority (AFCA) from 1 November 2018. From that date, if an issue has not been resolved to your satisfaction, you can lodge a complaint with AFCA, who will provide a fair and independent complaint resolution service that is free to consumers. Further details on the operation of AFCA will be available on the Fund website before that date.**

AFCA's contact details are:

**GPO Box 3**

**Melbourne Vic 3001**

**Phone:** 1800 931 678

**Email:** [info@afca.org.au](mailto:info@afca.org.au)

**Website:** [www.afca.org.au](http://www.afca.org.au)

If your complaint relates to advice provided by IFAA, your complaint will be directed to IFAA to respond to. 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; [fos.org.au](http://fos.org.au).

**FOS will also be replaced by AFCA from 1 November 2018.**

**Further details on the operation of AFCA will be available on the Fund website before that date.**

**PLEASE NOTE:** Employers who are dissatisfied with the outcome of their complaint through IFAA's internal complaints process, please contact FOS only. The SCT is reserved for members and beneficiary complaints only.

## Contact Details

### Independent Fund Administrators & Advisers

**In person:** Level 3 - West Tower  
410 Ann Street Brisbane QLD 4000

**By mail:** PO Box 10654  
Brisbane Adelaide Street QLD 4000

**Phone:** (07) 3238 1200

**Fax:** (07) 3238 1277

**Email:** [info@ifaa.com.au](mailto:info@ifaa.com.au)

**Website:** [ifaa.com.au](http://ifaa.com.au)

### Club Super

**In person:** Level 2 - West Tower  
410 Ann Street Brisbane QLD 4000

**By mail:** PO Box 10726  
Brisbane Adelaide Street QLD 4000

**Phone:** 1300 369 330

**Fax:** (07) 3236 0555

**Email:** [info@clubsuper.com.au](mailto:info@clubsuper.com.au)

**Website:** [clubsuper.com.au](http://clubsuper.com.au)