

Privacy, Enquiries and Complaints, and Lost Members and Unclaimed Money Product Disclosure Statement



The information in this document forms part of the *Club Super Product Disclosure Statement (PDS)* issued 13 August 2018. This document is called *Club Super Additional Information – Privacy, Enquiries and Complaints, and Lost Members and Unclaimed Money* 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, and Lost Members and Unclaimed Money

This *Additional Information* document provides you with other information about Club Super, including;

- Who are we
- Lost Super/Unclaimed money
- Privacy
- Trustee duties
- Communicating with you
- Enquiries and Complaints

Club Super's *Additional Information – Privacy, Enquiries and Complaints* was prepared and issued on 10 January 2019 by Club Plus Qld. Pty. Ltd. (ABN 30 010 892 396), the Trustee of Club Super (ABN 12 737 334 298). If you want more information about Club Super you can contact us on **1300 369 330**, or visit **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.

Fund Compliance

Club Super is a complying regulated fund under 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 crediting rates applied 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 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, as a Corporate Authorised Representative (CAR No. 268814). The Trustee is responsible for the management of Club Super.

The Trustee of Club Super has appointed MySuperFuture Pty Ltd (MSF) as the provider of the YourSuperFuture (YSF) online advice tool, which is available on the Club Super website. MSF is an Australian Financial Services Licensee (AFSL No. 411440) (ABN 38 122 977 888) and is responsible for the limited personal advice provided by the YSF tool. MSF, trading as Club Super Financial Planning, is also Club Super's preferred provider of personal financial advice for Club Super members.

Lost Members

It can be easy to lose track of your super if you change jobs or change address and your super fund is not aware of your new details.

Super Funds are required to report details of lost members to the Australian Taxation Office's (ATO) Lost Members Register (refer to the unclaimed money section below for the circumstances in which payment of the account to the ATO is required). Your account may be classified as a lost member account if any of the following apply:

- You are uncontactable – That is:
 - 2 pieces of returned mail (or email bounces) are received, or 1 of each; and
 - You have not contacted the Fund and have not made a contribution or rollover to the Fund in the last 12 months; and
 - You have not accessed electronic details about your account in the last 12 months; or
 - The Fund has never held your contact details.
- Your account is inactive – you have been in the Fund at least 2 years and no contributions have been received for you in the last 5 years;

However, in the absence of the Fund receiving returned mail / emails for you, it is expected that the Fund remains in contact with you, meaning we won't report you to the ATO as lost.

- You joined the Fund as a lost member.

A number of options exist to locate and re-unite you with any lost super accounts you may have.

1. If you have provided consent for Club Super to use your TFN to search ATO records, we will conduct periodic searches
2. Contact the ATO on 131 020 or log in and check via the myGov facility <http://my.gov.au/>

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Unclaimed money

Super Funds are required to pay super accounts to the ATO as unclaimed money if any of the following conditions apply.

1. Your lost member account is less than \$6,000, or your account has been inactive for 12 months and the Trustee is satisfied they will never be able to contact you; or
2. You are over age 65, have not made contact with the Fund for more than five years and no contributions were made in the last two years, and the Fund is unable to contact you, despite reasonable efforts to do so; or
3. A non-member spouse is entitled to be paid an amount following the processing of a family law split on your account, and the non-member spouse cannot be located after reasonable efforts to find them; or
4. You were a former temporary Australian resident and did not claim your benefit within six months of departing Australia or the date your visa expired; or
5. You have died, the Fund has not received any contributions or rollovers for you in the last 2 years, and the Trustee cannot find anyone to pay your benefit to, despite reasonable efforts.

In accordance with Government Regulations, Club Super will permanently exclude you from being a lost member where you have proactively interacted with the Fund, thus indicating your intention to continue Fund membership. This means in those circumstances, your account will neither be reported to the ATO as a lost member, nor paid to the ATO as unclaimed money.

The Trustee considers this to be in the best interests of members as it may allow insurance and other Fund benefits to continue, which would otherwise be lost upon transfer of the account to the ATO.

A number of options exist to re-unite you with any of your unclaimed money held by the ATO.

1. You can claim any unclaimed money that the ATO holds for you by completing the *Application for payment of unclaimed super money - individual* ATO form, available at ato.gov.au
2. Log in and claim via the myGov facility
<https://my.gov.au/LoginServices/main/login?execution=e8s1>
3. Call the ATO on 131020

Providing Information to Club Super - Privacy Policy

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 (e.g. 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 *Member Application Form*.

Club Super has a Privacy Policy which is available for download from our website at 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 your personal information held by Club Super and also how to complain to Club Super about a breach of your privacy.

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 a prudent superannuation Trustee;
- 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; and
- Allow beneficiaries access to prescribed information and documents.

The aim of Club Super is to optimise 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 and associated industries in Queensland. The Trustee of Club Super has developed appropriate policies which are referred to when making decisions regarding Club Super.

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Communicating with you

If you provide Club Super with your e-mail / mobile phone number, we will primarily communicate with you electronically and will provide you with digital access to (or send you digital versions of):

- Compulsory communications - Annual Member Statements, Financial Services Guides updates and Significant Event Notices.
- Optional communications - emails and newsletters.
- Fund Marketing – Including such items as eBulletins, Event Invitations and Fund promotions
- Third Party Products and Services.

Please note that although Club Super may have your e-mail/ mobile phone number, while the fund is transitioning to digital communications, some Fund communications may still be issued via hard copy.

Club Super will also utilise e-mail/SMS notifications to advise you of progress of requests you have with the Fund and to advise you of important information.

If you wish to opt-out of digital communication for either compulsory or optional communications, or both or to advise your notification preferences, please contact Club Super, or complete the application form.

In future, Club Super may further utilise digital communications via Member Online.

Read your Member Statement

Your *Member 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*. In August or September each year, you will receive digital access to your *Member Statement* as at 30 June. You can elect to receive a hard copy of your Member Statement if you prefer.

The *Member 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* is located at clubsuper.com.au/forms-and-resources/publications. If you have any questions about your *Member Statement*, please contact Club Super on 1300 369 330.

Member Access to Reports

You are entitled to request a copy of the following documents upon request to the Trustee:

- Financial statements and Auditor's report;
- Trust Deed provisions relating to you; and
- APRA Annual Returns.

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 or via email to:

The Complaints Officer
PO Box 10726
Brisbane Adelaide Street QLD 4000
Phone: 1300 369 330
Email: info@clubsuper.com.au

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 Australian Financial Complaints Authority (AFCA). AFCA will only consider your complaint once you have exhausted our internal complaint resolution procedures.

Privacy complaints

If your complaint relates to privacy, the Trustee will aim to resolve it within 30 days of receipt. If you are dissatisfied with our handling of your complaint, or the complaint is not resolved within 30 days, you may contact AFCA or the Office of the Australian Information Commissioner (OAIC).

External dispute resolution options

If you remain dissatisfied with the handling of your complaint by Club Super, or if you consider the Trustee's decision, or conduct, is, or was, unfair or unreasonable, you may escalate your complaint to an independent external dispute resolution body. This organisation will provide a fair and independent financial services complaint resolution service that is free to consumers.

The Australian Financial Complaints Authority (AFCA) is the relevant external dispute resolution body for superannuation complaints. If you are not satisfied with our final response, you may lodge a complaint with AFCA.

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AFCA Contact Details

In writing	Australian Financial Complaints Authority GPO Box 3 MELBOURNE VIC 3001
By phone	1800 931 678 (free call)
Online	www.afca.org.au
By email	info@afca.org.au

Time limits may apply to complain to AFCA, so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.

For privacy complaints, there are two alternative external dispute resolution bodies, being AFCA and the Office of the Australian Information Commissioner (OAIC), whose contact details are below. You may choose which entity you wish to approach.

OAIC Contact Details

In writing	Office of the Australian Information Commissioner, GPO Box 5218 Sydney NSW 2001
By phone	1300 363 992
Online	www.oaic.gov.au
By email	enquiries@oaic.gov.au

Other complaints

If your complaint relates to financial advice provided by Club Super, your complaint will be directed to Independent Fund Administrators & Advisers Pty Ltd (IFAA) (ABN 28 081 966 243).

If your complaint relates to financial advice provided by Club Super Financial Planning, your complaint will be directed to My Super Future Pty Ltd (ABN 38 122 977 888).

The Australian Financial Complaints Authority (AFCA) is also the relevant external dispute resolution body for these complaints and can be contacted on the details above.

Employers in Arrears

The Trustee reserves the right to refer employers who are materially in arrears to a debt collector to pursue payment on behalf of the Fund.

The annual *Member Statement* will list all contributions received from your employer and help you to detect any that are overdue. You can then approach your employer about any missing contributions. You can also check your contributions more frequently by logging into your online account at clubsuper.com.au

Merging Multiple Accounts

Government legislation requires superannuation funds to establish and implement procedures to merge accounts annually if a member has multiple accounts within a fund and it is in their best interest to do so. This requirement will apply regardless of the balance of the account and is aimed at reducing fees payable by a member.

The Trustee will not merge accounts where it is considered impracticable to do so or where the member has decided to have separate accounts for personal reasons. In addition, accounts which support an Income Stream will not be consolidated.

General Advice Warning

Club Super Additional Information – Privacy, Enquiries and Complaints, and Lost Members and Unclaimed Money 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 the *Club Super PDS* and this document. 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.

Contact details for Club Super

Postal address:	PO Box 10726 Brisbane Adelaide Street QLD 4000
Phone:	1300 369 330
Email:	info@clubsuper.com.au
Business address:	Level 2 - West Tower 410 Ann Street Brisbane QLD 4000
Fax:	(07) 3236 0555
Website:	clubsuper.com.au

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