

# Financial Services Guide

Sunsuper Pty Ltd ABN 88 010 720 840  
Australian Financial Services  
Licence No: 228975  
30 Little Cribb St  
Milton Qld 4064  
Dated: 1 July 2021

## What is a Financial Services Guide?

The *Financial Services Guide* (FSG) is an important document we are required by law to give you before we can provide you with any financial service/s. The FSG provides you with information about Sunsuper Pty Ltd ('Sunsuper', 'we', 'us' or 'our') and is designed to help you decide whether to use the financial services we provide.

## This FSG also provides important information about:

- the services we offer,
- assisting you in deciding whether to use any of those services,
- how we and our associates are paid,
- any potential conflict of interest we may have, and
- our internal and external dispute resolution procedures and how you access them.

## What kinds of financial services are you authorised to provide and what kinds of financial products do those services relate to?

We are licensed to deal in the following financial services and provide financial product advice in:

### Superannuation

If we provide you with general advice, the advice provided will be of a general nature only prepared without taking into account your objectives, financial situation or needs. Because of this, you should consider the appropriateness of the advice, having regard to your objectives, financial situation and needs before acting on it.

Where financial product advice is provided, Sunsuper Pty Ltd only provides general advice. It does not provide personal financial product advice.

If we provide you with a service that relates to the acquisition, or the possible acquisition, of an interest in a particular product, you should obtain a *Product Disclosure Statement* (PDS) relating to the product and consider the PDS before making any decision about whether to acquire the product.

We provide these financial services in relation to the Sunsuper Superannuation Fund (ABN 98 503 137 921). From time to time, we may approve financial services in relation to other superannuation products on a one-off basis.

## Who is responsible for the financial services provided?

Sunsuper is responsible for any financial services provided to you, including the distribution of this FSG.

## What compensation arrangements do you have in place with regard to the financial services provided?

Sunsuper has professional indemnity insurance cover in place to compensate persons for loss or damage suffered because of breaches of the relevant obligations under the financial services laws. This insurance covers claims in relation to the conduct of both past and present representatives of Sunsuper. These arrangements comply with the requirements of Section 912B of the *Corporations Act 2001*.

## Do you have relationships or associations with a financial product issuer?

### **Not Independent**

Sunsuper Pty Ltd is the issuer of Sunsuper Superannuation Fund products.

We may refer you to Sunsuper Financial Services Pty Ltd (ABN 50 087 154 818, AFSL No. 227867) which is wholly owned by the Sunsuper Superannuation Fund or to external providers, with your permission, for the provision of personal and general financial advice services. We are therefore unable to refer to ourselves or our advice as 'independent', 'impartial' or 'unbiased'.

Precision Administration Services Pty Ltd (Precision) (ABN 47 098 977 667 AFSL 246 604) is an administration company in the Sunsuper Group and wholly owned by the Sunsuper Superannuation Fund and also the issuer of Sunsuper Group clearing house products.

## What information do you maintain in my file and can I examine my file?

We maintain a record of your personal details including your account balance, the investment options in which you have invested and the transactions relating to your account.

We have a privacy policy which seeks to protect the privacy and security of your personal information. A copy of our privacy policy is available on request or at [sunsuper.com.au/privacy](https://www.sunsuper.com.au/privacy).

If you wish to examine your file, please ask us. We will make arrangements for you to do so.

## How can I give instructions about my financial products?

Initial instructions are generally provided by completing the *Membership application* form attached to, or accompanying, the PDS. Further instructions can generally be made by phone, in writing or over the internet, depending on the nature of the instructions. Please read the PDS for further information on the options available.

## How will I pay for the services provided?

Sunsuper receives fees for managing the Fund which are deducted from members' account balances. All fees and costs are set out clearly in the PDS.

## How are Sunsuper representatives paid for providing the financial services?

Currently Sunsuper Pty Ltd has not appointed any person or entity to act as a representative who is authorised to provide financial product advice.

All personal and general financial product advice provided by Sunsuper Group employees is given as representatives of Sunsuper Financial Services Pty Ltd. The FSG for Sunsuper Financial Services Pty Ltd is available at [sunsuper.com.au/fsg](https://www.sunsuper.com.au/fsg) or by contacting 13 11 84.

## Does your advice include taxation matters?

Sunsuper Pty Ltd only provides general advice in relation to superannuation and the taxation matters related to that advice. It is not required to register with the Tax Practitioners Board as a tax (financial) adviser while it only provides general financial advice. Taxation laws and regulations are complex and frequently change. You should seek more detailed advice from a registered tax agent, or a tax (financial) adviser in relation to any financial advice received, before relying on advice that may impact on your tax obligations, liabilities or entitlements.

## Will anyone be paid for referring me to you?

There are no payments made to any person or entity for referrals made to us.

## What should I do if I have a complaint?

If you have a complaint about the service provided to you or the super fund, you can access our internal disputes resolution process at no additional cost to you. Contact us to discuss your complaint:

Customer Service Hotline: 13 11 84  
Sunsuper Customer Relations Team  
GPO Box 2924 Brisbane Qld 4001  
[sunsuper.com.au/contact-us](https://www.sunsuper.com.au/contact-us)

We will do everything within our power to resolve the issue as quickly as possible. If you are still not happy or if Sunsuper has not responded within 45 days, you can contact the Australian Financial Complaints Authority (AFCA).

This is an independent body set up by the Government to help resolve complaints through conciliation. They may be contacted as below:

Australian Financial Complaints Authority  
GPO Box 3 Melbourne Vic 3001  
Website: [afca.org.au](https://www.afca.org.au)  
Telephone 1800 931 678

AFCA will advise you if they can deal with your complaint, and if so, what information you need to supply. It is possible that AFCA cannot deal with your matter.

If you lodge your complaint directly with AFCA before you have raised it with Sunsuper, AFCA will generally forward your complaint to Sunsuper to consider the matter within timeframes specified by AFCA.