

For advice given by IFI representatives

If you do not receive a written response to your complaint through the internal complaints process within 90 days, or if you are not satisfied with the response provided, you may be eligible to take your complaint to:

Superannuation Complaints Tribunal (SCT)
Locked Mail Bag 3060
Melbourne VIC 3001
Ph: 1300 884 114 or visit sct.gov.au

This is a free service to you.

If your complaint is outside the jurisdiction of the SCT, you might have the right to take your complaint to:

Financial Ombudsman Service
GPO Box 3
Melbourne VIC 3001
Ph: 1300 780 808 This is a free service to you.

For advice given by Superpartners representatives

You might be eligible to take your complaint to the Financial Ombudsman Service if you do not receive a written response to your complaint through the internal complaints process within 45 days, or if you are not satisfied with the response provided by IFI.

Both IFI and Superpartners hold Australian Financial Services Licences under the Corporations Act 2001, and both have liability in respect of services provided by their representatives. Each company holds Professional Indemnity insurance cover in accordance with the requirements of the Corporations Act. This insurance provides cover for work done by representatives and employees of IFI and Superpartners and continues after they have ceased to work for IFI or Superpartners.

The Australian Securities and Investments Commission (ASIC) has an Infoline on **1300 300 630** (local call cost in Australia) which you may use to make a complaint and obtain information about your rights.



web: unclaimedsuper.com.au
email: admin@ausfund.net.au
phone: 1300 361 798



Important information:

This Joint FSG was issued on 30 August 2013, by:

- Industry Funds Investments Limited (IFI) ABN 17 006 883 227, AFSL 229881, Trustee of AUSfund, Australia's Unclaimed Super Fund ABN 85 945 681 973: Locked Bag 200, Carlton South, VIC 3053.
- Superpartners Pty Ltd ABN 57 078 907 883, AFSL 238761: Locked Bag 999, Carlton South, VIC 3053

This is general information only. You should assess your own financial situation and needs, read the Product Disclosure Statement for the products and consult an adviser if required before making an investment decision.

AUS_FSG_0913

Joint Financial Services Guide

Effective 6 September 2013

The purpose of this Joint Financial Services Guide is to provide information about our services, how our representatives are remunerated, and your rights as a member, including our complaints process. If you need more information or clarification on any matter raised in this document, please contact us.

If you have not already received a copy of Australia's Unclaimed Super Fund's (AUSfund) Product Disclosure Statement (PDS), which sets out the main services, features and benefits of AUSfund, you can obtain one by calling **1300 361 798** (for the cost of a local call) or from the website at unclaimedsuper.com.au.

As most people become AUSfund members when their account is transferred from another superannuation account, the AUSfund PDS is sent when AUSfund receives new members with a valid address, or when valid addresses are obtained for existing members.

Before you get our advice

Who is the provider of the financial service given to me?

If you contact AUSfund by calling **1300 361 798** you will be speaking to a representative of Superpartners Pty Ltd (Superpartners). Superpartners is contracted by Industry Funds Investments Limited (IFI), the Trustee of AUSfund, to provide specialist member and employer services, such as operating the call centre, processing transfers to AUSfund, benefit payments and other general fund administration. Otherwise, advice will be provided directly by a representative of IFI.

Who will be responsible for the advice given to me?

Both IFI and Superpartners hold an Australian Financial Services Licence under the *Corporations Act 2001*, and therefore, both have responsibility in respect of the services provided by their representatives.

What financial services are available to me?

IFI and its representatives may only provide general financial product advice and reports about superannuation. Superpartners and its representatives may only provide general financial product advice and reports about superannuation (in relation to AUSfund). IFI is also licensed to issue a superannuation product to both retail and wholesale clients.

The general advice provided to you is prepared without taking into account your particular financial needs, circumstances or objectives. Therefore, you should assess your own financial situation and read the PDS before making an investment decision based on the advice. IFI only issues financial products in respect of AUSfund.

Am I charged for this service?

No, you are not charged for the cost of this service. The cost of providing this general financial product advice is included in the fees charged for membership of AUSfund. Neither AUSfund nor Superpartners charges any additional fees or obtains any commissions for the advice provided.

What commission/fee does the representative receive?

The representatives are either employees of Industry Fund Services Pty Ltd, the sole shareholder of IFI, or employees of Superpartners, and are paid a salary. They do not receive commissions, fees or bonuses for the services provided to you.

Do any relationships or associations exist which might influence IFI or Superpartners in providing me with financial services?

IFI is a wholly owned subsidiary of Industry Fund Services (IFS). IFS is a wholly owned subsidiary of Industry Super Holdings Pty Ltd (ISH) which in turn is owned by a number of major superannuation funds, including AUSfund. Some of these major superannuation funds use AUSfund as their Eligible Rollover Fund (ERF).

Superpartners is owned by five shareholder, regulated super funds – AustralianSuper, Cbus, HESTA, HOSTPLUS and MTAA Super.

Superpartners is contracted to provide administration services to AUSfund, and is paid a fee for this service. Other than these, neither IFI nor Superpartners has any relationship or association with any other product issuer that could be expected to influence the provision of the financial service.

When you get our advice

Will I receive advice that is tailored to my investment needs and financial circumstances?

No. The advice that is provided to you is of a general nature and confined to superannuation. It does not take into account your particular financial needs, circumstances or objectives.

If you have a complaint

Both IFI and Superpartners are committed to handling any complaints promptly and fairly. Any complaint will be managed in strictest confidence. If you have a complaint about any advice provided:

1. You can raise the issue with your representative, or
2. If you would prefer not to discuss the complaint with your representative, or your concern is not satisfactorily resolved, please direct your complaint to:

AUSfund Complaints Officer

P.O. Box 2468

Kent Town SA 5071

or email: admin@ausfund.net.au

or phone: **1300 361 798**

The Complaints Officer will ensure that either IFI or Superpartners investigates your complaint as appropriate. You will be provided with a written response. Both IFI and Superpartners are members of independent external dispute resolution bodies as set out on the following page. You may have the right to take your complaint to one of these bodies if you are not satisfied that your complaint has been handled satisfactorily.