

FINANCIAL SERVICES GUIDE



SCS Super Pty Limited is the Trustee of the Australian Catholic Superannuation & Retirement Fund ('The Fund'). SCS Super Pty Limited (the Trustee) is authorised to provide general advice on superannuation and to issue interests in The Fund under its Australian Financial Services Licence (AFS Licence number 230544).

SCS Super Pty Limited can be contacted through:

Greg Cantor
Chief Executive Officer
Australian Catholic Superannuation & Retirement Fund, PO Box 656, Burwood, NSW 1805
Phone: (02) 9715 0000

You have the right to ask us about our charges, the type of advice we will give you, and what you can do if you have a complaint about our services.

This Financial Services Guide (FSG) is intended to inform you of certain basic matters, prior to us providing you with a financial service. The matters include who we are, how we can be contacted, what services we are authorised to provide to you, how we are remunerated, details of any potential conflicts of interest, and details of our internal and external dispute resolution procedures and how you can access them. This FSG should assist you in determining whether to use any of our services.

If we make a recommendation to acquire a particular financial product or offer to issue or arrange the issue of a financial product, we must also provide you with a Product Disclosure Statement (PDS) containing information about the product, which will enable you to make an informed decision about whether to acquire that product. We also suggest you consider the Fund's Target Market Determination for our Superannuation and Pension product (TMD) to help you understand the class of consumer the product is generally designed for. Access to the PDS, associated factsheets and TMDs are available on the Forms and Downloads section of our website at www.catholicsuper.com.au/factsheets.

The Trustee has taken out trustee liability insurance that is designed to assist in providing compensation for losses resulting from a breach of the Trustee's obligations under the Corporations Act 2001 ('the Act'). The Trustee believes that the insurance satisfies the requirements of s912B of the Act.



Before you get advice

Who provides the financial services?

The Trustee, as licensee, will be providing you with the service through its staff. The Trustee is responsible for any general advice given to you by its staff. However, certain staff are authorised to give personal advice under an arrangement the Trustee has with Industry Fund Services Pty Ltd (IFS) (ABN 54 007 016 195, AFSL 232514). IFS (and not the Trustee) is responsible for any advice given to you under this arrangement.

Types of financial services and products the Trustee is authorised to provide

The Trustee is authorised to provide general financial product advice in relation to superannuation products only and to issue interests in our superannuation products. You can seek personal advice (i.e. advice that takes into account your objectives, financial situation or needs) via an arrangement that the Trustee has with IFS. Should you wish to use this service, please refer to the separate FSG provided by IFS. A copy can be obtained by contacting us on 1300 658 776. Alternatively, you can contact another licensed financial adviser.

How you pay for any services we provide

You do not pay any additional fee for general advice that the Trustee provides. If you seek personal advice, you may have to pay a fee to IFS or the Trustee. The Trustee operates on a profit to members basis. Neither the Trustee, nor its directors, receives any remuneration for the services provided to you. Our staff are paid a salary and do not receive any commissions, bonuses or other benefits in relation to the provision of advice to you. Trustee Directors receive sitting fees for attending meetings.

Relationships or associations that might influence the Trustee or its staff in providing financial services

The licensee is the Trustee of the Fund and its staff and some of the Trustee Directors are members of the Fund.

When you get our advice

How you give your instructions

You may give instructions to one of our staff over the phone, in writing or by email. (For security reasons, some instructions must be provided in writing.) You may also speak to our staff face-to-face.

If you have any complaints

The Trustee has procedures in place to handle complaints from members and their beneficiaries. Most issues can be resolved by contacting our Member Services team. If the matter is not resolved satisfactorily, you can make a complaint to the Complaints team who can be contacted as follows:

Email: Complaints@catholicsuper.com.au Phone: 1300 658 776

In writing:
The Complaint Officer
Australian Catholic Superannuation & Retirement Fund
PO Box 656
Burwood NSW 1805

The Trustee will try and resolve your complaint quickly and fairly within the below timeframes. If you are not satisfied with the Trustee's decision, or if the Trustee fails to make a decision you may be able to take the matter to the Australian Financial Complaints Authority (AFCA).

- Standard complaints - within 30 calendar days.
- Superannuation Trustee complaints - within 45 calendar days.
- Death benefit distributions - within 90 calendar days after expiry of the 28 calendar day period for objecting to a proposed death benefit distribution.

The AFCA can be contacted by phone on 1800 931 678.

More information about the AFCA is available at www.afca.org.au