

Financial Services Guide

1 July 2020



Why have you been given this Financial Services Guide?

The purpose of this Financial Services Guide (FSG) is to provide you with information about:

- the financial services we provide
- the remuneration that may be paid to us for providing these services, and
- First State Super's enquiry and complaints handling processes.

If you have not already received a copy of First State Super's Product Disclosure Statement (PDS) for your category of membership, which sets out the benefits, features, risks and fees of the Fund, you can obtain one by visiting firststatesuper.com.au or by calling **1300 650 873**.

The financial service, financial advice and superannuation products we provide

FSS Trustee Corporation (ABN 11 118 202 672 and AFSL 293340) (First State Super), as the trustee of the First State Superannuation Scheme (ABN 53 226 460 365) (the Fund) may provide you with a financial service. First State Super owns First State Super Services Pty Ltd (ABN 67 633 384 059) (FSS Services) and VicSuper Pty Limited (ABN 69 087 619 412) (VicSuper), which employ First State Super employees. In this Financial Services Guide (FSG), references to 'Employees' means the above employees who are not also authorised representatives. In this FSG, a reference to 'we', 'our' and 'us' means First State Super. From 1 July, this FSG applies to all VicSuper products that are now offered as part of the VicSuper division of the First State Superannuation Scheme. General advice about the Fund is provided through our Employees. We are licensed to provide general advice about superannuation, as well as deal in, superannuation products under our Australia Financial Services (AFS) licence issued by the Australian Securities and Investments Commission (ASIC). The only financial products we issue and deal in are the superannuation and retirement products offered by the Fund.

The type of financial advice we can give you

Employees may provide only general financial product advice about First State Super, and general information about the insurance, investments and benefit options available through First State Super.

Your personal objectives, financial situation or needs are not taken into account when general advice is provided to you. Therefore, before you act on any advice provided to you, you should consider your personal circumstances, read the Fund's PDS for your category of membership, and if appropriate, consult with a person licensed or authorised to provide personal financial advice.

How we can provide you with advice

We may give you general advice in writing, over the phone, on our website, via email or mail, at personal interviews, or at seminars.

We issue a separate PDS for each product in the Fund. Each PDS contains information about the product's features and benefits, and any associated risks, fees, terms and conditions that apply.

If you become a First State Super member, we are obliged to provide you with a PDS, which you should read and understand before applying to join. If you join as an employer sponsored member, you will be able to access a PDS shortly after you become a member.

By reading the PDS, you will be able to make an informed decision about joining the Fund and the choices available to you. You may also need more information from one of our Employees or from your own financial adviser.

Members have access to financial planning services, which are provided by our financial planning business State Super Financial Services Australia Limited, trading as StatePlus (ABN 86 003 742 756, AFSL 238430). StatePlus is wholly owned by First State Super as trustee of the Fund.

What are the costs?

We are a profit to member company. First State Super does not charge fees for the provision of general financial product advice. The cost of providing general financial product advice is included in the administration fees charged to members' accounts. Details of all fees are contained in your PDS under Fees and costs, and there is additional information in the *Member Booklet Supplement – Fees and costs and Member Guide – Fees and costs (VicSuper Products)*. These documents are available by either calling us or going to our website.

Our Employees are salaried employees of FSS Services or VicSuper. They do not receive fees, bonuses or commissions for providing general advice or recommending or referring you to the Fund or the Fund's financial planning business. Fees or commissions are not paid for any type of referral to the Fund.

About relationships and associations

We have no relationships or associations with other product issuers that could be expected to influence the advice, services or products provided by us. When members receive advice from our financial planning business, they receive it under the financial planning business' own AFS licence.

Your instructions and information

Generally, you can send your instructions by phone, in writing, via your secure login, or online via our website. The PDS will advise you of whether or not these instructions need to be in writing. Certain information will be collected from you when you join the Fund and when you send future instructions about your membership. The information collected and stored includes your personal details, contact details, contribution history and account balance. If required by law, we may disclose your information to a third party who is providing services to the Fund, including government agencies.

You can access and correct information we hold about you.

We are serious about protecting your privacy and the personal information you send to us. You may request a copy of our privacy policy by calling us on **1300 650 873**. Alternatively, the policy may be viewed at firststatesuper.com.au.

Professional indemnity insurance

We have professional indemnity (PI) insurance. PI insurance covers claims in relation to the conduct of the licensee, and the conduct of employees who work or have worked for the licensee, where the licensee is found to have a liability for financial loss suffered by a person to whom the licensee provides a financial service. These arrangements satisfy the requirements for compensation arrangements under the relevant provisions of the Corporations legislation.

How do I make a complaint?

The objective of the Fund's complaints handling process is to ensure that all complaints are handled in an effective, prompt and objective manner. You can lodge a complaint about the Fund through any of the following channels:

First State Super products:

By telephone: Phone us on 1300 650 873 Monday to Friday 8.30 am to 6.00 pm (AEST) for the cost of a local call unless calling from a mobile or pay phone.

Send us an email: complaints_officer@firststatesuper.com.au

By mail: Complaints Officer, First State Super, PO Box 1229, Wollongong NSW 2500

Via our website: firststatesuper.com.au/contact

By fax: 1300 722 072

VicSuper products:

By telephone: Phone us on 1300 366 216 Monday to Friday 8.30 am to 5.00 pm (AEST) for the cost of a local call unless calling from a mobile or pay phone.

By mail: Complaints Coordinator, VicSuper, GPO Box 89 Melbourne VIC 3001

Via our website: vicsuper.com.au/memberguide

By fax: (03) 9667 9610

What can I do if I am not satisfied?

If you are not satisfied with the response or decision received, or our handling of your complaint, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA), which is the financial services industry's external resolution scheme and is free to consumers.

You can contact AFCA:

By telephone: 1800 931 678 (free call)

By email: info@afca.org.au

By mail: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001.



Contact us

If you require any further information about First State Super's services, please contact us:

First State Super

Mail PO Box 1229, Wollongong NSW 2500

Phone 1300 650 873 between 8.30 am to 6.00 pm (AEST) Monday to Friday

Fax 1300 722 072

Email enquiries@firststatesuper.com.au

Web firststatesuper.com.au

FSS Trustee Corporation (FTC)

Level 21, 83 Clarence Street, Sydney NSW 2000

For VicSuper Product enquires contact us by:

Mail GPO Box 89, Melbourne VIC 3001

Phone 1300 366 216 between 8.30am to 5.00pm (AEST) Monday to Friday

Web vicsuper.com.au