



INTRODUCTION

This Financial Services Guide ("FSG") is designed to provide you with important information regarding our financial services prior to providing you with a financial service, including the following:

- Who we are;
- The financial services we are authorised to provide;
- Details about how we are remunerated for our financial services;
- Our dispute resolution process;
- Our contact details.

In addition to the FSG, a Product Disclosure Statement ("PDS") is provided to you prior to you becoming a member of a certain division of the Plan. There is a PDS for each open Division of the Plan. The PDS sets out the main features, risks and benefits of the particular division of the Plan. Copies of the PDS for the division of which you are a member are available from the website or by contacting us.

WHO WE ARE

Qantas Superannuation Limited ABN 47 003 806 960 ("QSL") is the Trustee of the Qantas Superannuation Plan ("the Plan") and is responsible for issuing you with an interest in the Plan and for other financial services provided to you under Australian Financial Services Licence number 288330.

QSL does not act as a representative of any other licensee in relation to the services or products QSL provides.

QSL was formed for the purposes of acting solely as the trustee of the Plan and ensuring that at all times the Plan is operated as a regulated superannuation fund in accordance with the requirements of the Superannuation Industry (Supervision) Act.

QSL is responsible for ensuring that the Plan operates in accordance with the Plan's Trust Deed and Rules and all relevant laws and regulations.

The administrator of the Plan is Qantas Super. Qantas Super is part of the Group Finance division of Qantas Airways Limited.

FINANCIAL SERVICE PROVIDED

QSL is authorised to provide general financial product advice in relation to superannuation to retail and wholesale clients.

QSL provides general financial product advice only. This means that QSL does not provide personal advice (advice which takes into consideration one or more of your financial objectives, circumstances or needs).

We are obliged to warn you that any general advice provided to you does not take account of your objectives, financial situation or needs. Before acting on the advice, you should consider the appropriateness of that advice having regard to your objectives, financial situation and needs.

If you wish to utilise our services you may:

- visit our website;
- call us via the telephone (please note that telephone calls may be tape recorded);
- write to us (including email or facsimile). It is your responsibility to ensure that QSL has in fact received your correspondence; and
- see us in person, by visiting us at our Mascot location or other location where an authorised representative of QSL is available. These locations will be advertised locally and on the Plan's website.

REMUNERATION, COMMISSION AND OTHER BENEFITS

For members in accumulation divisions, the cost of providing general financial product advice is included in the administration fee deducted from your account each year. There is no separate charge for the provision of general financial product advice. Where no administration fee is deducted, the cost is paid for by your employer. For further information about administration fees, refer to the PDS for your division of membership.

For members in defined benefit divisions, the cost of providing general financial product advice is included in your employer's cost to fund the defined benefit.

No commission is paid to any representative of QSL for the general advice provided to you.

The representatives of QSL and Qantas Super are employed by Qantas Airways Limited ("Qantas"). They are remunerated by way of salary and profit share as employees of Qantas. The Member-Elected Directors of QSL are not remunerated by QSL or Qantas for their duties as directors of QSL.



QANTAS
SUPERANNUATION LIMITED
FINANCIAL SERVICES GUIDE

DISPUTE RESOLUTION

QSL has a dispute resolution process in place to resolve any complaints or concerns you may have. Any complaints or concerns should be directed by facsimile or letter to the Superannuation Inquires Officer. The facsimile number and the postal address are shown in the Contact Details section of this FSG.

QSL will seek to resolve and respond to complaints within 45 business days of receipt. QSL will investigate your complaint, and provide you with a decision, and the reasons on which it is based, in writing.

If you are dissatisfied with the outcome, you have the right to lodge a complaint with one of the following external complaints services:

Superannuation Complaints Tribunal

Locked Bag 3060,
GPO Melbourne VIC 3001
Telephone: 300 884 114
Website: www.sct.gov.au
Email: info@sct.gov.au

Financial Industry Complaints Service

PO Box 579, Collins Street West
Melbourne VIC 8007
Telephone: 1300 780 808
Facsimile: (03) 9621 2291
Website: www.fics.asn.au
Email: fics@fics.asn.au

CONTACT DETAILS

Postal Address: Qantas Superannuation Limited
Qantas Centre (SYDAPC/G)
203 Coward Street
Mascot NSW 2020

Location: Ground Floor,
Airport Central Tower
Cnr Robey & O'Riordan Street
Mascot NSW 2020

Telephone: 1300 654 384 or +61 2 9691 9551

Facsimile: +61 2 9691 5688

Email: qsl@qantas.com.au

Website: www.qantassuper.com.au

PRIVACY

QSL is committed to compliance with the Privacy Act and the National Privacy Principles, and providing you with financial products and services in a manner which ensures your right to privacy is respected.

We only collect, use and retain personal information which is necessary to provide you with access to, and information about, our services.

Where we disclose your personal information to external parties, such as our professional advisers, they are required and committed to protecting your privacy.

If you wish to access or update information we hold about you, please ask us and we will make arrangements for you to do so.

A copy of our privacy policy is available from us via the contact details shown in this FSG or from our website. Please contact us if you have any concerns.