



# Member Guide

## Product Disclosure Statement

Issued 14 March 2014

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## Before you start

Before you start to read this *Product Disclosure Statement (PDS)* you should be aware of the information below.


Qantas Super Division 7 (Division 7) is a division of the Qantas Superannuation Plan ABN 41 272 198 829, RSE R1005486 (Qantas Super). The trustee of Qantas Super is Qantas Superannuation Limited ABN 47 003 806 960, AFSL 288330, RSE licence L0002257 (QSL, we, us, our or Trustee). Insurance in Division 7 is provided through group policies with an external insurer, MLC Limited ABN 90 000 000 402, AFSL 230694 (MLC or Insurer).

Qantas Super is the default super fund for eligible employees of Qantas Airways Limited ABN 16 009 661 901 and associated employers (Qantas Group).

This PDS has been prepared and issued by the Trustee and contains a summary of significant information about Division 7, including a number of references to additional information (which forms part of the PDS). This additional information is contained in:

- the *Member Guide Supplement*, and
- *Your Insurance Guide – Additional Voluntary Death and TPD Cover (Insurance Guide)*

which can be viewed or downloaded from [www.qantassuper.com.au](http://www.qantassuper.com.au).

When you see this icon  you will know there is other information to refer to. You should consider that information before making a decision about Division 7.

Some terms used in this PDS have a specific meaning which is set out under 'Definitions' in the 'Other information' section of the *Member Guide Supplement*.

The information in this document is of a general nature and is not intended to constitute personal financial product advice as it has not been prepared taking account of your objectives, financial situation or needs. The Trustee recommends that before acting on any information contained in this document, you consider its appropriateness and seek financial advice tailored to your personal circumstances from a licensed financial adviser.

Information in this PDS may be subject to change from time to time. Changes that are not materially adverse will be updated and made available on Qantas Super's website. You can request a paper copy of updated information at any time free of charge.

# 1 ABOUT QANTAS SUPER DIVISION 7

## About Qantas Super

Qantas Super has been looking after members' retirement savings since 1939, and has evolved to accommodate their distinct needs as aviation employees. With more than 33,000 members and more than \$6 billion in assets, Qantas Super is now one of Australia's largest corporate super funds.

Qantas Super is run entirely for the benefit of members and we do not profit from members. The trustee of Qantas Super has five directors who are nominated and elected by members, and five directors who are nominated by Qantas Airways Limited. The Trustee must act in the interests of the members of Qantas Super as a whole.


Qantas Super is the default super fund for eligible employees of the Qantas Group. If you are covered by an enterprise agreement which selects Division 7 of Qantas Super as the default super fund, and you are eligible for membership in Division 7, you will automatically be admitted as a Division 7 member.

Qantas Super also has other divisions, such as:

- for when you leave the Qantas Group (Division 8 Retained Benefits) and you want to leave your super in our fund;
- for the payment of a regular income stream while you are still working (Division 14 Transition to Retirement) or have retired (Division 9 Flexible Income); and
- for you (while you remained employed with the Qantas Group) or your spouse (Qantas Super Gateway (Gateway)). Gateway offers two investment solutions for your super – Growth Essentials and Choice options.

## Access to more information about Qantas Super

Any information we are required to disclose under superannuation legislation (including the product dashboard for each investment option and executive remuneration information) is, or will be when required, available under the 'Quick Links' section on our website at [www.qantassuper.com.au](http://www.qantassuper.com.au).

 **Note:** Existing members of Division 7 who have not made an investment choice and are invested in the default investment option (Growth option), may have their balances transitioned into the Gateway division of Qantas Super over the next few years (prior to 1 July 2017) to ensure their interests in Qantas Super are managed in line with recent changes to legislation. We will communicate with impacted members prior to a transfer occurring and they will be able to opt out of the transfer.

## 2 HOW SUPER WORKS

### About super

Super is a means of saving for retirement which is, in part, compulsory. The Government provides tax concessions, making super a tax effective way of saving for your future. There are different types of contributions available to you (for example, employer contributions, voluntary contributions and government co-contributions). There are limitations on contributions to, and withdrawals from, super. Most people have the right to choose which superannuation fund their employer should direct their compulsory contributions.

### About contributions

If you are employed and earn more than \$450 a month, your employer is required to make contributions into a super fund for you. This is known as the Superannuation Guarantee (SG). The minimum contributions required are currently 9.25%\* of your Ordinary Time Earnings (OTE). Note that your employer may make contributions greater than 9.25%\*.

Division 7 of Qantas Super is structured to provide you with flexibility in how you make super contributions in addition to your employer's contributions. You can set the level of your contributions to suit your needs.

If you wish to change your regular voluntary contributions, you can do so at any time, which will generally take effect from your next available pay. This flexibility allows you to tailor your voluntary super contributions to meet your financial needs, taking into account such issues as your current age, personal circumstances and the effects of tax.

To make a change to your regular contributions you will need to contact Qantas People Services or your payroll department.

### About withdrawing money from your super

Generally, you can only access your super when you permanently retire from the workforce after reaching your preservation age (between age 55 and 60 depending on your date of birth).

**i** You should read the important information about *How super works* before making a decision. Go to the 'How super works' section of the *Member Guide Supplement* at our website [www.qantassuper.com.au](http://www.qantassuper.com.au). The material relating to *How super works* may change between the time when you read this PDS and the day when you acquire the product.

\* The minimum SG contribution is currently scheduled to increase to 9.50% of OTE from 1 July 2014 and then to gradually increase to 12% by 1 July 2019. At the time of publishing, the Government's policy is to defer the increase to 9.50% by 2 years (resulting in the increase to 12% occurring by 1 July 2021) and is planning to pass legislation to implement this policy.

### 3 BENEFITS OF INVESTING WITH QANTAS SUPER DIVISION 7

#### Key benefits of investing with Division 7

- **We exist entirely for the benefit of members.** We do not profit from Qantas Super members.
- **We aim for solid, long-term investment performance.** Super is a long term investment so we aim for investment performance over the long term and to protect your assets through challenging times. Our investment returns are available on our website.
- **We offer a range of investment options.** You can choose the solution that you think best meets your investment needs:
  - **Member Investment Choice (MIC) options.** There are five MIC options to choose from – Cash, Conservative, Balanced, Growth and Aggressive. You can choose the one that you feel suits you best. If you don't make a choice your super will be invested in the Growth option.
  - **Term Deposit option.** In addition to selecting one of the MIC options listed above, you can also choose to invest a portion of your account balance in the Term Deposit option. Note: The rest of your account balance remains invested in your MIC option.
- **We provide flexible insurance cover.** You may be automatically covered (conditions apply) for death, Terminal Illness and total and permanent disablement. You also have the flexibility to increase your cover based on your personal circumstances.
- **Access to Best Doctors through our insurer, MLC Limited.** Best Doctors is a free medical advice service provided by leading medical specialists around the world.
- **Enjoy the benefits of Qantas Super over your whole life.** When retirement approaches you can invest your super in one of our income stream solutions – a Division 14 Transition to Retirement account (easing into retirement) or Division 9 Flexible Income account (when you retire).
- **Solutions for your spouse.** Your spouse can also join Qantas Super Gateway and take advantage of many of the features and benefits we provide in the Gateway division.
- **Keeping you informed.** To help you understand your benefits and make informed decisions, we provide a member website, regular communications and education seminars.

**i** You should read the important information about the *Benefits of investing with Qantas Super Division 7* before making a decision. Go to the 'Benefits of investing with Qantas Super Division 7' section of the *Member Guide Supplement* at our website [www.qantassuper.com.au](http://www.qantassuper.com.au). The material relating to the *Benefits of investing with Qantas Super Division 7* may change between the time when you read this PDS and the day when you acquire the product.

## 4 RISKS OF SUPER

All investments carry risk. Different investment strategies may carry different levels of risk, depending on the asset classes (for example shares, property, fixed interest and cash) that make up the strategy. Assets with the highest long-term returns may also carry the highest level of risk.

The likely investment return and the level of risk of losing money may be different for each investment option depending on the underlying mix of assets. Each of the investment options may also be exposed to specific types of investment risk including market risk, inflation risk, interest rate risk, liquidity risk, currency risk, gearing and derivatives risk, credit risk, and counterparty risk.

The risk level of the Growth option (the default investment option) is medium to high. Refer to the 'How we invest your money' section for more information.

When considering your investment in super, it is important to understand that:

- the value of investments will vary;
- the level of returns will vary, and future returns may differ from past returns;
- returns are not guaranteed, and you may lose some of your money;
- superannuation laws may change in the future; and
- the amount of your future super savings (including contributions and returns) may not be enough to provide adequately for your retirement.

The level of risk that is acceptable for each person will vary depending on a range of factors, including age, investment time frames, where other parts of their wealth are invested, and their risk tolerance.

**i** You should read the important information about the *Risks of super* before making a decision. Go to the 'Risks of super' section of the *Member Guide Supplement* at our website [www.qantasuper.com.au](http://www.qantasuper.com.au). The material relating to the Risks of super may change between the time when you read this PDS and the day when you acquire the product.

## 5 HOW WE INVEST YOUR MONEY

Qantas Super Division 7 offers the following investment options:

### Member Investment Choice (MIC) options

- **Cash:** For investors who want exposure to cash and short-term money market returns. The risk of negative returns is very low. The returns are stable but usually low.
- **Conservative:** For investors who want stable, modest returns, with a relatively low to medium likelihood of negative returns.
- **Balanced:** For investors who want a return above the Consumer Price Index (CPI) over a 5-year period, with a medium degree of risk.
- **Growth:** For investors who want a high return above CPI over a 5-year period, with a medium to high degree of risk.
- **Aggressive:** For investors who want a very high return above CPI over a 7-year period, with a high degree of risk.

You choose the option you feel best meets your investment needs.

### Term Deposit option

In addition to selecting an MIC option, you may also choose to invest a portion of your account balance in the Term Deposit option. The Term Deposit option invests in fixed rate, fixed term investments, providing a secure return on funds for a specific period.

If you don't make a choice your super will be invested automatically in the **Growth option** which is summarised on the following page

**! ALERT:** You must consider the likely investment return, the risk, and your investment timeframe when choosing an option in which to invest.

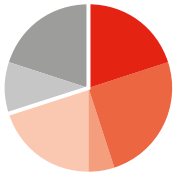
### Choosing or changing your MIC option

As a member of Division 7, you can choose to have your accounts and future contributions invested in any MIC option. You can only choose one MIC option. You may choose to vary your MIC option at any time, in which case your existing account balance (excluding any portion of your account balance invested in the Term Deposit option) and future contributions will be invested in that MIC option. A *Member Investment Choice (MIC) option notification* form, which can be used to change your MIC option, is available on our website. You can also change your MIC option by logging into your super account online.

**Switches are made monthly.** All investment option switches are currently processed effective the first day of the month following the month in which your notification is received. We will notify you of any changes to the frequency of switching as required by law. The Trustee may also suspend processing of investment switches during times of investment market volatility.

## Investment details for the Growth option

### Target asset allocation\*



#### 70% Return seeking assets

- 20% Australian shares
- 25% International shares
- 5% Private equity
- 20% Return seeking alternatives

#### 30% Risk controlling assets

- 10% Risk diversifying alternatives
- 20% Fixed interest and Cash

**Overview:** The Growth option is for investors who want a high return above CPI over a five year period, with a medium to high degree of risk.

**Investment objective:** The Growth option is dominated by return seeking assets, although a moderate proportion of risk controlling assets are held.

The investment option aims to:

- achieve a return that exceeds CPI by at least 4% pa over a five year period, after tax and investment fees;
- outperform the notional return on the benchmark portfolio; and
- limit the likelihood of a negative annual return to four in 20 years (or 20%).

**Minimum suggested time to invest:** 5 years.

**Risk level:** There may be short-term to medium-term volatility in these asset classes, as the investment has a medium to high degree of risk. The estimated number of negative annual returns (net of tax) over any 20 year period is 3.5 years.



\* The target asset allocation is an indication of the proportion of the investment option assets that are allocated to each asset class. The actual asset allocation to each of the asset classes may vary from time to time.

### Who do we invest your super with?

We appoint professional investment managers to invest the majority of Qantas Super's assets. We regularly review their performance and can remove managers and add new ones. Details of our investment managers are included in the Qantas Super annual report each year which is available on our website.

**i** You should read the important information about *How we invest your money* before making a decision. Go to the 'How we invest your money' section of the *Member Guide Supplement* at our website [www.qantassuper.com.au](http://www.qantassuper.com.au). The material relating to *How we invest your money* may change between the time when you read this PDS and the day when you acquire the product.



## 6 FEES AND COSTS

### Did you know?

Small differences in both investment performance and fees and costs can have a substantial impact on your long-term returns. For example, total annual fees and costs of 2% of your account balance rather than 1% could reduce your final return by up to 20% over a 30-year period (for example, reduce it from \$100,000 to \$80,000).

You should consider whether features such as superior investment performance or the provision of better member services justify higher fees and costs.

Your employer may be able to negotiate to pay lower administration fees. Ask the fund or your financial adviser\*.

### To find out more

If you would like to find out more, or see the impact of the fees and costs based on your own circumstances, the Australian Securities and Investments Commission (ASIC) website ([www.moneysmart.gov.au](http://www.moneysmart.gov.au)) has a superannuation fee calculator to help you check out different fee options.

\* Please note the fees and costs in Qantas Super are not negotiable.

This document shows fees and other costs that you may be charged. These fees and other costs may be deducted from your money, from the returns on your investment or from the assets of Qantas Super as a whole. Other fees, such as activity fees, advice fees for personal advice and insurance fees, may also be charged but these will depend on the nature of the activity, advice or insurance chosen by you. Taxes, insurance fees and other costs relating to insurance are set out in another part of this document.

You should read all the information about fees and other costs because it is important to understand their impact on your investment. The table below can be used to compare costs between different superannuation products.

The fees and other costs for each investment option offered by Qantas Super are set out in the *Member Guide Supplement*.

## Our fees and costs – Growth option

Type of fee	Amount	How and when paid
Investment fee <sup>1</sup>	<b>Base fee:</b> 0.54% pa <sup>2</sup> of your account balance <b>Plus</b> <b>Performance-based fee:</b> 0.00 – 0.16% pa <sup>2</sup> of your account balance	Deducted from the investment return of the Growth option before the Credited Interest Rate (CIR) is calculated for the period (or the interim CIR if you leave Division 7 before the CIR is declared). It is not deducted directly from your account but is reflected in the CIR, or interim CIR, applied to your account.  Your investment fee will depend on the investment option that applies to your account.
Administration fee	0.30% pa <sup>3</sup> of your Superannuation Salary <sup>4</sup> <b>Plus</b> APRA fee of 0.03% pa <sup>5</sup> of your account balance	Deducted from your account balance on 30 June each year, or when you leave Division 7.
Buy-sell spread	Nil	Not applicable.
Switching fee	Nil	Not applicable.
Exit fee	Nil	Not applicable.
Advice fee <i>relating to all members investing in the Growth option</i>	Nil	Not applicable.
Other fees and costs <sup>6</sup>	\$150 for family law information requests	Paid by the eligible person requesting the information at the time of the request.
Indirect cost ratio <sup>7</sup>	Nil	Not applicable.

Definitions for each type of fee in the table above are contained in the ‘Fees and costs’ section of the *Member Guide Supplement* available at [www.qantassuper.com.au](http://www.qantassuper.com.au).

- 1 Includes all investment costs incurred by the Trustee that relate to the Growth option.
- 2 Estimated for 2013/2014.
- 3 This component of your administration fee is capped at \$1,100 each year for Division 7.
- 4 Refer to the *Member Guide Supplement* for the definition of Superannuation Salary.
- 5 This rate may change over time. We will notify you of any changes as required by law.
- 6 Refer to ‘Additional explanation of fees and costs’ in the ‘Fees and costs’ section of the *Member Guide Supplement* for more information and details of other fees, such as insurance fees.
- 7 The indirect cost ratio is based on the indirect costs of the investment option. See ‘Defined fees’ in the ‘Fees and costs’ section of the *Member Guide Supplement*.

## Example of annual fees and costs for the Growth option

This table gives an example of how the fees and costs for the Growth option can affect your superannuation investment over a one year period. You should use this table to compare this superannuation product with other superannuation products.

Example – Growth option		Balance of \$50,000 and Superannuation Salary of \$40,000
Investment fees	Base fee: 0.54% pa <sup>1</sup> <b>Plus</b> Performance-based fee: 0.16% pa <sup>2</sup>	For every \$50,000 you have in the Growth option you will be charged \$350 each year
PLUS Administration fees	0.30% pa <sup>3</sup> of Superannuation Salary <b>Plus</b> 0.03% pa of your account balance	<b>And</b> , you will be charged \$135 in administration fees depending on Superannuation Salary and account balance
PLUS Indirect costs for the Growth option	Nil	<b>And</b> , indirect costs of \$0 each year will be deducted from your investment
EQUALS Cost of product		If your balance was \$50,000, then for that year you will be charged fees of <b>\$485</b> for the Growth option.

Note: Additional fees may apply.

1 Estimated for 2013/2014.

2 Maximum estimated performance-based fee for 2013/2014 for the Growth option.

3 This component of your administration fee is capped at \$1,100 each year for Division 7.

## Investment fees

Investment fees represent the direct costs of investing and managing your investments.

**MIC options:** Investment fees for the MIC options include base investment fees and performance-based fees (if applicable). They do not include transactional and other costs incurred in respect of underlying investments that are not charged directly to Qantas Super. The actual investment fees are not deducted directly from your account but are reflected in the Credited Interest Rate (CIR) applied to your account. We will let you know what the actual investment fees have been for the relevant financial year in the Qantas Super annual report.

**Term Deposit option:** The investment fee for the Term Deposit option is \$25, each time you invest in the Term Deposit option. This fee is deducted directly from the portion of your account that is invested in your MIC option. This deduction is in addition to the amount you wish to invest in the Term Deposit option and is deducted at the time your investment in the Term Deposit option is made.

## Change in fees

The Trustee has the right to amend the level of fees charged in the future without your consent. Any increase in fees will be communicated to you at least 30 days before it is applicable. Any difference between the estimated investment fees and the actual investment fees is not a change in fees. If you cease employment or exercise choice of fund, and you decide to leave your benefit in Division 8 of Qantas Super, different fees and charges will apply.

**i** You should read the important information about *Fees and costs* before making a decision. Go to the 'Fees and costs' section of the *Member Guide Supplement* at our website [www.qantassuper.com.au](http://www.qantassuper.com.au). The material relating to *Fees and costs* may change between the time when you read this PDS and the day when you acquire the product.

## 7 HOW SUPER IS TAXED

### Tax on contributions

1. **Concessional contributions:** Employer contributions or any contributions made from before-tax salary. These are generally taxed at 15%. This tax is deducted directly from your account at 30 June each year or on leaving Division 7, and is called a 'contributions tax'. In addition, if concessional contributions are made to your super above the Government's yearly limit (called the concessional contributions cap), you may be liable to pay additional tax at your marginal tax rate on the contributions above the cap.
2. **Non-concessional contributions:** Contributions made from after-tax salary where a tax deduction is not claimed. These aren't taxed, except if you contribute an amount above the Government's yearly limit on non-concessional contributions. This limit is called the non-concessional contributions cap.

**! ALERT:** If you exceed the contribution caps, you may pay extra tax.

### Tax on investment earnings

These are generally taxed at 15%. An allowance for this tax is deducted from the earnings for the investment option you are invested in before the earnings are credited to your account.

### Tax on benefits

Withdrawals from super are generally tax free if you are over age 60. You may be taxed on withdrawals if you are under age 60.

If you have to pay tax, we'll deduct it from your benefit when it is paid. Your super is generally not taxed when transferred from one super fund to another.

### Tax on death benefits

The tax payable on a death benefit depends on who receives the benefit. Death benefits paid to a dependant (as defined under tax laws) are tax free. Death benefits paid to a non-dependant (under tax laws) may be subject to tax of up to 31.5% (including the Medicare levy). If some or all of your death benefit is paid to your legal personal representative, the tax payable will depend on who the benefit is ultimately paid to (a dependant or non-dependant under tax laws).

**! ALERT:** You should provide your Tax File Number (TFN) when you become a member of Qantas Super. If you don't, you may pay more tax than you need to when contributions are made and money withdrawn, or you may not be able to make certain types of contributions. It will also be more difficult to trace any other super you have and you run the risk of not receiving all your super when you retire.

**i** You should read the important information about *How super is taxed* before making a decision. Go to the 'How super is taxed' section of the *Member Guide Supplement* at our website [www.qantassuper.com.au](http://www.qantassuper.com.au). The material relating to *How super is taxed* may change between the time when you read this PDS and the day when you acquire the product.

## 8 INSURANCE IN YOUR SUPER

When you join Division 7 of Qantas Super you will be automatically covered 24 hours a day, seven days a week for death and Total and Permanent Disablement (Standard Insurance Cover) on or before age 60 (subject to eligibility). Standard Insurance Cover is compulsory, so you are not able to decline, change or cancel the cover.

You can also apply to increase your insurance cover to a level that you feel is right for you (Additional Voluntary Cover). See the *Insurance Guide* for information on how to apply for Additional Voluntary Cover.

### Standard Insurance Cover

#### Amount of cover

Here is how the insurance benefits for Standard Insurance Cover are calculated.

- **Death:** 18% of your Superannuation Salary\* at the date of death for each year from the date of your death to age 60 years.

For example, if a member dies at age 40 with a Superannuation Salary\* of \$42,000, the insurance benefit payable would be:  
**\$151,200 (\$42,000 x 18% x 20 years).**

\* See the *Member Guide Supplement* for the definition of Superannuation Salary.

- **Total and Permanent Disablement (TPD):** The amount of the TPD insurance benefit is the same amount as the death insurance benefit.

**! ALERT:** You are not able to decline to acquire your Standard Insurance Cover. The cost of Standard Insurance Cover will be deducted from your account monthly.

#### Insurance fees – cost of Standard Insurance Cover

The cost of your Standard Insurance Cover (also referred to as premiums) is deducted from your account. Premiums are re-calculated on 1 July each year and are deducted from your account each month. Your cost of insurance depends on the premium rate for every \$1,000 of cover you have, depending on your age.

Your age last 1 July	Annual premium rate for every \$1,000 of insurance benefit
	Death and TPD
16 – 30	\$0.56
31 – 45	\$1.06
46 – 50	\$2.73
51 – 55	\$4.97
56 – 59	\$8.81
From your 60th birthday, cover ceases	Nil

Qantas Super may be eligible to claim a tax deduction for premiums paid for Standard Insurance Cover. Where we are eligible to claim a tax deduction, we will pass the benefit of this deduction directly onto our members. The premium rates above do not take into account any tax deduction.

## 8 INSURANCE IN YOUR SUPER CONTINUED

### Additional Voluntary Cover

You can apply to increase your insurance cover at any time with our Additional Voluntary Cover. This provides you with the flexibility to arrange insurance cover at a level that you feel is right for you and your personal circumstances.

You can:

- Apply to buy extra units of cover (1 unit = \$10,000 of cover).
- If you experience a certain life event, you can apply for up to 5 units (\$10,000 per unit) of Additional Voluntary Cover for death and TPD, or death only, without the need to provide any evidence of good health (conditions apply).
- If you have insurance cover for death and TPD, or death only, with another super fund or insurer, you may be eligible to transfer your cover into Qantas Super (conditions apply).

If you apply for Additional Voluntary Cover, different premiums apply. These are based on the type of cover, number of units of cover approved, your age as at last 1 July, and your occupational group. Premiums will be deducted from your account monthly.

Please see the *Insurance Guide* for information on how to apply for Additional Voluntary Cover.

**! ALERT:** Information about the eligibility for, or cancellation of, Standard Insurance Cover is contained in the 'Insurance in your super' section of the *Member Guide Supplement*. Information about the eligibility for, or cancellation of, Additional Voluntary Cover is contained in the *Insurance Guide*. These documents also contain information about the conditions and exclusions that are applicable, as well as your entitlement to cover.

You should read this information to decide whether the Standard Insurance Cover is adequate for your circumstances or if Additional Voluntary Cover is appropriate for you.

**i** You should read the important information about *Insurance in your super* before making a decision. Go to the 'Insurance in your super' section of the *Member Guide Supplement*, and the *Insurance Guide* which contains information about with Additional Voluntary Insurance, at our website [www.qantassuper.com.au](http://www.qantassuper.com.au). The material relating to *Insurance in your super* may change between the time when you read this PDS and the day when you acquire the product.

## **9 HOW TO OPEN AN ACCOUNT**

Opening an account is easy. It's all done for you, providing you are eligible to join Division 7. The Qantas Group will notify you if you are eligible.

If you do not select a super fund under the choice of fund legislation prior to commencing employment, you will automatically become a member – there are no application forms to complete. We will send you a welcome letter with your membership details once your account is opened.

### **Member Dissatisfaction Procedures (Complaints)**

The Trustee has established a Member Dissatisfaction Policy to ensure member inquiries and complaints are resolved promptly and regulatory obligations are met. In addition, the Trustee is obliged to provide you with any information you reasonably require to understand your benefits.

### **How do I lodge a complaint?**

1. Call the Qantas Super Helpline on 1300 362 967 to discuss your complaint.
2. If you'd prefer not to discuss the complaint with our Helpline, or your concern is not satisfactorily resolved, please direct your written complaint to:

Superannuation Inquiries Officer  
Qantas Superannuation Plan  
GPO Box 4303  
Melbourne VIC 3001

The Superannuation Inquiries Officer will ensure that your complaint is investigated appropriately and will provide you with a response.

3. If you do not receive a response to your complaint within 90 days or are not satisfied with the response provided after going through Qantas Super's internal complaints process, you may be eligible to take your complaint to the Superannuation Complaints Tribunal (SCT).

The SCT is an independent body set up by the Federal Government to assist members or beneficiaries to resolve certain types of complaints. This is a free service to you. More information is available at the SCT website [www.sct.gov.au](http://www.sct.gov.au) or on 1300 884 114. The SCT mailing address is Superannuation Complaints Tribunal, Locked Bag 3060, Melbourne VIC 3001.

If your complaint is outside the jurisdiction of the SCT, you may also have the right to take your complaint to the Financial Ombudsman Service (FOS). More information is available at the FOS website [www.fos.org.au](http://www.fos.org.au). The FOS mailing address is Financial Ombudsman Service, GPO Box 3, Melbourne VIC 3001.

## 10 OTHER INFORMATION

**i** You should read the important information about *Other information* before making a decision. Go to the 'Other information' section of the *Member Guide Supplement* at our website [www.qantassuper.com.au](http://www.qantassuper.com.au). The material relating to *Other information* may change between the time when you read this PDS and the day when you acquire the product.

### Contacting us



**Postal  
address**

Qantas Superannuation Plan  
GPO Box 4303  
Melbourne VIC 3001



**Qantas Super  
Helpline**

1300 362 967 (within Australia)  
+61 3 8687 1866 (outside Australia)  
Monday to Friday 8am to 7pm AEST/AEDT



**Website and  
online enquiries**

[www.qantassuper.com.au](http://www.qantassuper.com.au)



**Fax Number**

+61 3 9245 5827