

# Financial Services Guide

## About this Financial Services Guide

This Financial Services Guide (FSG) is designed to inform you of the financial services we offer you as a member of Qantas Super and to help you decide whether to use these services. This FSG explains:

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

When you joined Qantas Super, you should have received a Member Guide Product Disclosure Statement (PDS) or other information for the division you were eligible to join. There is a PDS for each open division of Qantas Super. The PDS sets out the main features, risks and benefits of the division. Copies of the current PDS for the open divisions are available from [www.qantassuper.com.au](http://www.qantassuper.com.au) or by contacting us.

This FSG is issued by Qantas Superannuation Limited ABN 47 003 806 960 AFSL 288330 RSE Licence L0002257 (**QSL, we, us, our** or **Trustee**) as trustee of the Qantas Superannuation Plan ABN 41 272 198 829 RSE R1005486 (**Qantas Super**). Qantas Super exists for current and former employees of Qantas Airways Limited and associated employers (Qantas Group)

## Who we are

As the Trustee, we are responsible for issuing you with an interest in Qantas Super and for other financial services provided to you under Australian Financial Services Licence (AFSL) number 288330.

We do not act as a representative of any other licensee in relation to the services or products provided.

We are responsible for ensuring that, at all times, Qantas Super is operated as a regulated superannuation fund in accordance with the requirements of the Superannuation Industry (Supervision) Act 1993.

We are also responsible for ensuring that Qantas Super is operated in accordance with the plan's Trust Deed and Rules and all relevant laws and regulations.

## Financial services provided

We are authorised to provide general financial product advice in relation to superannuation to retail and wholesale clients.

We only provide factual information and general financial product advice in relation to interests in Qantas Super. This means that we do not provide personal financial product advice (advice which takes into consideration your objectives, financial situation and needs).

We are obliged to warn you that any general financial product advice provided to you does not take account of your objectives, financial situation and 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 access our services, you can:

- visit [www.qantassuper.com.au](http://www.qantassuper.com.au);
- call us on the number overleaf (please note telephone calls may be recorded);
- write to us (including by post or fax). It is your responsibility to ensure we have received your correspondence.

General financial product advice may also be provided to Qantas Super members by any of the administrators of Qantas Super, under its AFSL. You should refer to the Financial Services Guide issued by the administrator for information about the financial services they provide.

## Remuneration, commission and other benefits

For members in accumulation divisions, the cost of providing general financial product advice is included in the administration fees deducted from your account each year.

There is no separate charge for the provision of general financial product advice. Where no administration fees are deducted from your account, the cost is paid for by your employer. For further information about administration fees, refer to the PDS or other disclosure information for your division.

If you are in a defined benefit division, the cost of providing general financial product advice is included in the contributions you and/or your employer make to fund your defined benefit.

No commission is paid to any representative of QSL for general financial product advice provided to you. Representatives are employees of QSL and are remunerated by way of a salary. They may also receive cash bonuses or participate in profit share arrangements as employees of the Qantas Group. QSL Directors who are Qantas Group employees are not remunerated by QSL or the Qantas Group for their duties as directors of QSL.

We do not pay referral fees to third parties.

## Compensation arrangements

If we are liable to meet a claim, we may make payment out of the assets of Qantas Super where appropriate.

We also have professional indemnity insurance in place that covers any civil liability that results from significant claims for compensation made against us for financial services provided by us or our representatives.

These arrangements satisfy our obligations in relation to compensation under section 912B of the Corporations Act.

## Dispute resolution

### Member Dissatisfaction Policy (Complaints)

We have established a Member Dissatisfaction Policy to ensure member inquiries and complaints are resolved promptly and regulatory obligations are met.

In addition, we will provide you with any information you reasonably require to understand your benefits.

### How do I lodge a complaint?

1. Contact us to discuss your complaint (see details below).
2. If you'd prefer not to discuss the complaint with our service representative, 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.

If you do not receive a response to your complaint within 90 days or are not satisfied with the response provided after going through our 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 on the SCT website [www.sct.gov.au](http://www.sct.gov.au) or by calling 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) or by calling the FOS on 1300 780 808. The FOS mailing address is Financial Ombudsman Service, GPO Box 3, Melbourne VIC 3001.

## Privacy

We are committed to respecting the privacy of members and other individuals' personal information, and to complying with the Privacy Act 1988 and any other applicable laws designed to protect individuals' privacy.

Subject to certain conditions, you can gain access to your personal information that we have collected. The information is collected to assist the provision of services to you, as a member of Qantas Super, consistent with legislation covering superannuation and taxation.

Your information may be disclosed by us to a number of other parties, including Qantas Super's administrators, advisors, insurers, regulators and courts. Limited information may be provided to Qantas Group. In some situations, the law may require the provision of information to your spouse or former spouse.

For a copy of our privacy policy go to [www.qantassuper.com.au](http://www.qantassuper.com.au) or contact us. We may vary our privacy policy at any time by publishing the varied policy on our website.

In addition to our general personal information management practices, this policy covers the way a member's personal information, or the personal information of any other individual, is treated when they access and interact with our website.

Questions or feedback about our policy or your personal information should be directed to The Privacy Officer at the postal address or phone number below.

## Contact us



Qantas Superannuation Limited, Qantas Campus, 10 Bourke Road, Mascot NSW 2020.



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



Postal address  
Qantas Superannuation Plan  
GPO Box 4303, Melbourne VIC 3001



Fax  
+61 3 9245 5827



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

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. Issued by Qantas Superannuation Limited (ABN 47 003 806 960 AFSL 288330) (Trustee, we, our, us) as trustee for the Qantas Superannuation Plan (ABN 41 272 198 829) (Qantas Super)