

Financial Services Guide

General Advice only

Date issued: 1 April 2019 version 1.0

Important information for you to know before you see advice

The financial services referred to in this Financial Services Guide (FSG) are provided by Simone D'Souza (Authorised Representative No.1274983).

Simone D'Souza is an authorised representative of Guideway Financial Services Pty Ltd ABN 46 156 498 538 (Guideway), Australian Financial Services Licence #420367. Guideway is responsible for the financial services provided to you under this FSG and has authorised the distribution of this FSG.

Simone is also an employee of Qantas Superannuation Limited ABN 47 003 806 960, AFSL 288 330 which is the trustee of the Qantas Superannuation Plan ABN 41 272 198 829 (Qantas Super).

Why you should read this FSG

You should read this Financial Services Guide (FSG) as it contains important information about the services that Simone can provide you. This information is intended to assist you in making an informed decision about whether to use Simone's services, how relevant people and entities are remunerated and how your complaints are dealt with.

How to contact Simone D'Souza

- Address: 10 Bourke Road, Mascot, NSW 2020
- Phone: +61 2 9691 4958 (ext. 24958)
- Email: simonedsouza@qantas.com.au

What financial services is Simone authorised to provide you and what kinds of financial product/s do those services relate to?

General advice

Simone is authorised to provide you with general financial advice on Qantas Super products only. General advice is general in nature and does not take into account your financial situation, needs or objectives. General advice may be provided verbally or in writing.

When Simone provides you with general financial product advice, she may express an opinion about a particular financial product, but any opinion will not take into account your financial situation, needs or objectives. Therefore, if you receive general advice, you should carefully consider its appropriateness in light of your situation and review any relevant Product Disclosure Statement (PDS) and/or member disclosure documents, before making a decision.

You should also consider obtaining personal financial product advice from a licensed financial adviser; that is, advice that considers your financial situation, needs and objectives.

Simone is not authorised to provide you with personal advice or dealing services (i.e. she cannot implement your instructions or arrange for implementation on your behalf).

If you need personal advice

Simone can refer you to a super adviser, who is employed by Qantas Superannuation Limited and authorised by Guideway, to provide you with personal advice at no extra cost to you on the following topics:

- Superannuation contributions to Qantas Super
- Investment choice on your Qantas Super account, and
- Ensuring you have appropriate insurance cover for death, total and permanent disablement and income protection to protect you and your loved ones within your Qantas Super account.

If you need more comprehensive financial planning advice on topics other than those listed above, Simone can refer you to a strategic financial adviser who operates under a fee for service (hourly rate) model.

Who is responsible for the services provided?

Guideway holds an Australian Financial Services Licence and is responsible for the general financial product advice provided to you by our Authorised Representatives, including Simone. Guideway acts for you whenever its Authorised Representative provides financial services to you.

Qantas Superannuation Limited also holds an Australian Financial Services Licence #288 330. Simone is not authorised to provide financial services under this licence and does not provide financial advice services to you on behalf of Qantas Super.

What type of documents may I receive?

If you receive general advice from Simone, you may also receive any of the following documents:

- General Advice Statement (GAS) - This document sets out what you discussed with Simone and confirms that any advice provided to you does not take into account your objectives, financial situation or needs. It may also include additional education material such as fact sheets or links to online calculators to assist you.

- Product Disclosure Statement (PDS) - This is issued by the product issuer (for example, Qantas Super) and contains information about the benefits, risks and other features of the product.

We are required to keep copies of all documents provided to you for a period of seven years. If you require another copy of a document up to seven years after it was given, please contact us via the contact details noted in this FSG.

What our fees and charges are

You do not pay any direct fees or costs associated with obtaining general financial advice from Simone as the costs are included in the fees Qantas Super charges you as a member.

Remuneration and other benefits that may be received in respect of the advice provided by Simone D'Souza

Simone D'Souza is a salaried employee of Qantas Superannuation Limited and may qualify for performance-based bonuses as part of her employment arrangement. This discretionary bonus ranges from 0% to 10% of Simone's salary package, utilising a balanced scorecard approach. Simone's discretionary bonus is not expected to influence any financial product advice provided to you, and you may request particulars of the remuneration structure at any time before we provide you with general advice.

In addition to salary, Simone may receive other non-monetary benefits such as training or information sessions from third parties or non-related entities (for example a product provider or insurer). Each benefit may not exceed \$250 and will be recorded in the alternative remuneration register maintained by Guideway.

Guideway is paid a fee by Qantas Superannuation Limited for authorising some their employees to provide advice under Guideway's AFSL, as well as fees for providing various support services such as research, compliance, technical, software systems, paraplanning, peer reviews and training assistance. These services are set out under an agreement Guideway has with Qantas Superannuation Limited. Guideway does not receive an additional fee for any advice that Simone provides to you. If you would like to know more about the arrangements between Qantas Super and Guideway, prior to receiving our services, please contact Guideway at advice@guideway.com.au for more information.

Neither Guideway or Simone will receive any commissions or any other payments from any product

providers (including Qantas Super) in connection with any particular general advice provided to you.

No fee is paid to, or received by, any person for making referrals to Simone or Guideway.

Are there any relationships or associations which might influence the financial services Simone provides?

Guideway and Qantas Superannuation Limited have entered into a contractual relationship under which employees of Qantas Superannuation Limited are authorised under Guideway's AFSL to provide financial advice. Guideway is not a related party of Qantas Superannuation Limited and is required by law to ensure that its Authorised Representatives (including those who are employed by Qantas Superannuation Limited) comply with their professional and legal obligations.

If you are given general advice by Simone in relation to the superannuation scheme of which Qantas Superannuation Limited is trustee, you should be aware that Qantas Superannuation Limited is both the trustee of the superannuation scheme and Simone's employer. Qantas Super may charge fees in connection with an investment in the superannuation scheme. In some circumstances Qantas Super may charge the superannuation scheme a fee for the advisory services provided. These fees are disclosed in the Product Disclosure Statement or member disclosure documents for Qantas Super.

Professional Indemnity Insurance

Guideway has a professional indemnity insurance policy in place that covers claims in respect of the financial services detailed in this FSG where provided by our authorised persons (authorised acts), including Simone.

These authorised acts are covered even where the authorised person ceases to be so authorised. Guideway believes that this policy satisfies the requirements of section 912B of the Corporations Act.

What information do we maintain in your file and can you examine your file?

We are committed to maintain the privacy and security of your personal information. Your personal information will be collected for the primary purpose of providing you with the services described in this FSG. All information we collect from you is stored and used in line with the Privacy Policies of Guideway and Qantas Super. You can request a copy of the Guideway Privacy Policy at www.guideway.com.au or by contacting us by phone or mail. You can view a copy of Qantas Super's Privacy Policy at www.qantassuper.com.au or request a copy by calling Qantas Super on 1300 362 967.

We will retain the following personal information on your client file:

- What you discuss with our Authorised Representative
- Any documents or emails our Authorised Representative sends to you
- Your personal information, such as name, date of birth and contact information.

As a financial service provider, in certain circumstances we have an obligation under the Anti Money Laundering and Counter-Terrorism Finance Act 2006 (Cth) to verify your identity, the source of any funds and the source of your wealth. This means that we may ask you to present identification documents such as your passport or driver's licence. If we ask you to present this information, we will retain copies of the information collected.

In connection with providing our services to you, we may disclose information about you to our Authorised Representatives and to other professionals, insurance providers, superannuation trustees, product issuers, auditors and our service providers. It is unlikely that we will disclose your personal information to overseas recipients.

However, any overseas disclosure does not affect our commitment to safeguarding your personal information and we will take reasonable steps to ensure any overseas recipient of your personal information complies with Australian privacy law.

It is important you review both Privacy Policies (for Guideway and Qantas Super) prior to engaging our services so that you understand how we collect, access and store your personal information, as well as how to complain about a breach of the Australian Privacy Principles.

If you wish to examine your file or have any other queries in relation to your privacy issues, please contact us.

How you can contact Guideway

Address: Level 3, 91 William Street

Melbourne VIC 3000

Phone: (03) 9039 6527

Email: advice@guideway.com.au

Website: www.guideway.com.au

What you should do if you have a complaint

Guideway has an internal complaints policy and procedure in place. If there is some aspect of the services that you are not satisfied with, you are entitled to lodge a complaint.

Our internal complaints handling process is outlined in the steps below:

1. Using the contact details in this FSG, contact Guideway and outline your complaint.
2. The issue will then be investigated, and a response will be prepared and sent to you within 5 business days (or longer if agreed by you).
3. If you are still not satisfied with the response, your complaint will be escalated to the Guideway Complaints Manager.
4. Our final response will be provided to you in writing within 45 days (or longer if agreed by you).

You may also pursue the matter through our external dispute resolution process.

Guideway is a member of the Australian Financial Complaints Authority (AFCA), which is an external dispute resolution scheme approved by the Australian Securities and Investments Commission and established to resolve complaints about member companies. AFCA provides fair and independent financial services complaint resolution that is free to consumers. You can contact AFCA using the details below:

Australian Financial Complaints Authority

GPO Box 3, Melbourne VIC 3001

Phone: 1800 931 678 (free call)

Email: info@afca.org.au

Website: www.afca.org.au

Please note that the complaint procedures set out in this FSG do not apply to complaints you wish to lodge or make against the product issuer of the product you invest in (such as trustees of superannuation funds or responsible entities of managed investment schemes). For details of how to make such complaints, refer to the PDS of the relevant product.